

SERFF Tracking Number:	CFAP-127383766	State:	District of Columbia
Filing Company:	Group Hospitalization and Medical Services, Inc.State Tracking Number:		
Company Tracking Number:	1643		
TOI:	MS06 Medicare Supplement - Other	Sub-TOI:	MS06.000 Medicare Supplement - Other
Product Name:	Filing #1643 DC GHMSI IND65+		
Project Name/Number:	DC GHMSI IND65+/1643		

## Filing at a Glance

Company: Group Hospitalization and Medical Services, Inc.

Product Name: Filing #1643 DC GHMSI IND65+      SERFF Tr Num: CFAP-127383766      State: District of Columbia

TOI: MS06 Medicare Supplement - Other      SERFF Status: Assigned      State Tr Num:

Sub-TOI: MS06.000 Medicare Supplement - Other      Co Tr Num: 1643      State Status:

Filing Type: Rate      Reviewer(s): Darniece Shirley

Authors: Dwayne Lucado, Jing Zhang, Todd Switzer, Katheryn Barron

Date Submitted: 08/24/2011

Disposition Date:

Implementation Date Requested: 01/01/2012

State Filing Description:

## General Information

Project Name: DC GHMSI IND65+

Project Number: 1643

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 2.5%

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 08/24/2011

State Status Changed:

Deemer Date:

Created By: Katheryn Barron

Submitted By: Katheryn Barron

Corresponding Filing Tracking Number:

Filing Description:

This rate filing is for GHMSI Individual Medicare Supplement business, including pre-standardized and standardized products, for an effective date of 1/1/2012.

## Company and Contact

### Filing Contact Information

Jing Zhang, Actuarial Associate

jing.zhang@carefirst.com

10455 Mill Run Circle

410-998-7197 [Phone]

SERFF Tracking Number: CFAP-127383766 State: District of Columbia  
 Filing Company: Group Hospitalization and Medical Services, Inc.State Tracking Number:  
 Company Tracking Number: 1643  
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
 Product Name: Filing #1643 DC GHMSI IND65+  
 Project Name/Number: DC GHMSI IND65+/1643

Owings Mills, MD 21117 410-998-7704 [FAX]

### Filing Company Information

Group Hospitalization and Medical Services, CoCode: 53007 State of Domicile: District of  
 Inc. Columbia  
 840 First Street NE Group Code: Company Type: Hospital, Medical &  
 Washington, DC 20065 Group Name: Dental Service or Indemnity  
 (410) 581-3000 ext. [Phone] FEIN Number: 53-0078070  
 State ID Number:

-----

### Filing Fees

Fee Required? No  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Group Hospitalization and Medical Services, Inc.	\$0.00		

SERFF Tracking Number: CFAP-127383766 State: District of Columbia

Filing Company: Group Hospitalization and Medical Services, Inc.State Tracking Number:

Company Tracking Number: 1643

TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other

Product Name: Filing #1643 DC GHMSI IND65+

Project Name/Number: DC GHMSI IND65+/1643

## Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	2012 DC GHMSI Medigap Rates	Please see attached	Revised	Previous State Filing Number:  Percent Rate Change Request:	CFAP- File 1643 - 1268144 Rates.pdf 47 1,422.00 0

***Group Hospitalization and Medical Services, Inc. (GHMSI)  
d.b.a. CareFirst BlueCross BlueShield***

**2012 MEDIGAP RATE FILING #1643**

**JURISDICTION: District of Columbia**

**Effective Date: January 1, 2012**

**(NAIC #53007)**

**(FEIN #53-0078070)**

**Medical Rates effective 01/01/2012**

***Pre-Standardized & Standardized Coverages***

**Blue Cross Blue Shield 65 (BCBS65)**

**Protection 65 (PROT65)**

**Supplement 65 (SUPP65)**

**Supplement 65 Underwritten (SUPP65 UW)**

**Supplement 65 (SUPP65) 2010 Plans**

**Supplement 65 Underwritten (SUPP65 UW) 2010 Plans**

***Form Numbers:***

**Blue Cross Blue Shield 65**

**PRO65-0790**

**Medigap Plan A DC (5/99)**

**Medigap Plan C DC (5/99)**

**Medigap Plan F DC (5/99)**

**Medigap UW Plan C DC (1/01)**

**Medigap UW Plan F DC (1/01)**

**DC/CF/MG PLAN A (6/10)**

**DC/CF/MG PLAN B (6/10)**

**DC/CF/MG PLAN C (6/10)**

**DC/CF/MG PLAN F (6/10)**

**DC/CF/MG PLAN HI DED F (6/10)**

**DC/CF/MG PLAN N (6/10)**

**DC/CF/MG UW PLAN B (6/10)**

**DC/CF/MG UW PLAN C (6/10)**

**DC/CF/MG UW PLAN F (6/10)**

**DC/CF/MG UW PLAN HI DED F (6/10)**

**DC/CF/MG UW PLAN N (6/10)**

**GHMSI d.b.a. CareFirst BlueCross BlueShield**

**District of Columbia**

**2012 MEDIGAP RATE FILING #1643**

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## GHMSI dba CareFirst BlueCross BlueShield

### 2012 Proposed Pre-Standardized Product Rates

Product	Rates Eff 01/01/2011		Proposed Rates Eff 01/01/2012		Percentage Increase	Dollar Increase	
	Monthly	Annual	Monthly	Annual		Monthly	Annual
<b>BCBS65</b>	\$232.63	\$2,791.56	\$232.63	\$2,791.56	0.0%	\$0.00	\$0.00
<b>PROT65</b>							
<i>Ages 70 or less</i>	\$196.86	\$2,362.32	\$196.86	\$2,362.32	0.0%	\$0.00	\$0.00
<i>Ages 71-75</i>	\$227.85	\$2,734.20	\$227.85	\$2,734.20	0.0%	\$0.00	\$0.00
<i>Ages 76 or older</i>	\$276.75	\$3,321.00	\$276.75	\$3,321.00	0.0%	\$0.00	\$0.00
Composite Rate:			\$196.86				
Age Factors:							
<i>Ages 70 or less</i>			1.0000				
<i>Ages 71-75</i>			1.1574				
<i>Ages 76 or older</i>			1.4058				

# GHMSI dba CareFirst BlueCross BlueShield

## 2012 Proposed Standardized Product Rates

Product	Rates Eff 01/01/2011		Proposed Rates Eff 01/01/2012		Percentage Increase	Dollar Increase	
	Monthly	Annual	Monthly	Annual		Monthly	Annual
SUPP65 A							
Disabled	\$559.70	\$6,716.40	\$615.10	\$7,381.20	9.9%	\$55.40	\$664.80
Non-Disabled							
Age 65	\$318.01	\$3,816.12	\$349.49	\$4,193.88	9.9%	\$31.48	\$377.76
Ages 66 - 69	\$318.01	\$3,816.12	\$349.49	\$4,193.88	9.9%	\$31.48	\$377.76
Ages 70 - 74	\$372.39	\$4,468.68	\$409.25	\$4,911.00	9.9%	\$36.86	\$442.32
Ages 75 - 79	\$430.48	\$5,165.76	\$473.10	\$5,677.20	9.9%	\$42.62	\$511.44
Ages 80 - 84	\$495.47	\$5,945.64	\$544.51	\$6,534.12	9.9%	\$49.04	\$588.48
Ages 85 or older	\$508.81	\$6,105.72	\$559.18	\$6,710.16	9.9%	\$50.37	\$604.44
Composite Rate:			\$349.49				
Age Factors:							
Disabled			1.7600				
Non-Disabled							
Age 65			1.0000				
Ages 66 - 69			1.0000				
Ages 70 - 74			1.1710				
Ages 75 - 79			1.3537				
Ages 80 - 84			1.5580				
Ages 85 or older			1.6000				
SUPP65 C							
Disabled	\$510.83	\$6,129.96	\$561.40	\$6,736.80	9.9%	\$50.57	\$606.84
Non-Disabled							
Age 65	\$284.88	\$3,418.56	\$313.08	\$3,756.96	9.9%	\$28.20	\$338.40
Ages 66 - 69	\$303.82	\$3,645.84	\$333.90	\$4,006.80	9.9%	\$30.08	\$360.96
Ages 70 - 74	\$368.34	\$4,420.08	\$404.81	\$4,857.72	9.9%	\$36.47	\$437.64
Ages 75 - 79	\$403.38	\$4,840.56	\$443.32	\$5,319.84	9.9%	\$39.94	\$479.28
Ages 80 - 84	\$426.17	\$5,114.04	\$468.37	\$5,620.44	9.9%	\$42.20	\$506.40
Ages 85 or older	\$468.34	\$5,620.08	\$514.70	\$6,176.40	9.9%	\$46.36	\$556.32
Composite Rate:			\$313.08				
Age Factors:							
Disabled			1.7931				
Non-Disabled							
Age 65			1.0000				
Ages 66 - 69			1.0665				
Ages 70 - 74			1.2930				
Ages 75 - 79			1.4160				
Ages 80 - 84			1.4960				
Ages 85 or older			1.6440				
SUPP65 F							
Disabled	\$696.09	\$8,353.08	\$701.66	\$8,419.92	0.8%	\$5.57	\$66.84
Non-Disabled							
Age 65	\$262.39	\$3,148.68	\$264.49	\$3,173.88	0.8%	\$2.10	\$25.20
Ages 66 - 69	\$279.83	\$3,357.96	\$282.08	\$3,384.96	0.8%	\$2.25	\$27.00
Ages 70 - 74	\$339.25	\$4,071.00	\$341.99	\$4,103.88	0.8%	\$2.74	\$32.88
Ages 75 - 79	\$371.54	\$4,458.48	\$374.52	\$4,494.24	0.8%	\$2.98	\$35.76
Ages 80 - 84	\$392.52	\$4,710.24	\$395.68	\$4,748.16	0.8%	\$3.16	\$37.92
Ages 85 or older	\$431.35	\$5,176.20	\$434.82	\$5,217.84	0.8%	\$3.47	\$41.64
Composite Rate:			\$264.49				
Age Factors:							
Disabled			2.6529				
Non-Disabled							
Age 65			1.0000				
Ages 66 - 69			1.0665				
Ages 70 - 74			1.2930				
Ages 75 - 79			1.4160				
Ages 80 - 84			1.4960				
Ages 85 or older			1.6440				

**GHMSI dba CareFirst BlueCross BlueShield**  
**2012 Proposed Standardized Product Rates (2010 Plans)**

Product	Rates Eff 01/01/2011		Proposed Rates Eff 01/01/2012		Percentage Increase	Dollar Increase	
	Monthly	Annual	Monthly	Annual		Monthly	Annual
SUPP65 A 2010							
Disabled	\$559.70	\$6,716.40	\$615.10	\$7,381.20	9.9%	\$55.40	\$664.80
Non-Disabled							
Age 65	\$318.01	\$3,816.12	\$349.49	\$4,193.88	9.9%	\$31.48	\$377.76
Ages 66 - 69	\$318.01	\$3,816.12	\$349.49	\$4,193.88	9.9%	\$31.48	\$377.76
Ages 70 - 74	\$372.39	\$4,468.68	\$409.25	\$4,911.00	9.9%	\$36.86	\$442.32
Ages 75 - 79	\$430.48	\$5,165.76	\$473.10	\$5,677.20	9.9%	\$42.62	\$511.44
Ages 80 - 84	\$495.47	\$5,945.64	\$544.51	\$6,534.12	9.9%	\$49.04	\$588.48
Ages 85 or older	\$508.81	\$6,105.72	\$559.18	\$6,710.16	9.9%	\$50.37	\$604.44
Composite Rate:			\$349.49				
Age Factors:							
Disabled			1.76				
Non-Disabled							
Age 65			1.0000				
Ages 66 - 69			1.0000				
Ages 70 - 74			1.1710				
Ages 75 - 79			1.3537				
Ages 80 - 84			1.5580				
Ages 85 or older			1.6000				
SUPP65 C 2010							
Disabled	\$510.83	\$6,129.96	\$561.40	\$6,736.80	9.9%	\$50.57	\$606.84
Non-Disabled							
Age 65	\$284.88	\$3,418.56	\$313.08	\$3,756.96	9.9%	\$28.20	\$338.40
Ages 66 - 69	\$303.82	\$3,645.84	\$333.90	\$4,006.80	9.9%	\$30.08	\$360.96
Ages 70 - 74	\$368.34	\$4,420.08	\$404.81	\$4,857.72	9.9%	\$36.47	\$437.64
Ages 75 - 79	\$403.38	\$4,840.56	\$443.32	\$5,319.84	9.9%	\$39.94	\$479.28
Ages 80 - 84	\$426.17	\$5,114.04	\$468.37	\$5,620.44	9.9%	\$42.20	\$506.40
Ages 85 or older	\$468.34	\$5,620.08	\$514.70	\$6,176.40	9.9%	\$46.36	\$556.32
Composite Rate:			\$313.08				
Age Factors:							
Disabled			1.79				
Non-Disabled							
Age 65			1.0000				
Ages 66 - 69			1.0665				
Ages 70 - 74			1.2930				
Ages 75 - 79			1.4160				
Ages 80 - 84			1.4960				
Ages 85 or older			1.6440				
SUPP65 F 2010							
Disabled	\$696.09	\$8,353.08	\$701.66	\$8,419.92	0.8%	\$5.57	\$66.84
Non-Disabled							
Age 65	\$262.39	\$3,148.68	\$264.49	\$3,173.88	0.8%	\$2.10	\$25.20
Ages 66 - 69	\$279.83	\$3,357.96	\$282.08	\$3,384.96	0.8%	\$2.25	\$27.00
Ages 70 - 74	\$339.25	\$4,071.00	\$341.99	\$4,103.88	0.8%	\$2.74	\$32.88
Ages 75 - 79	\$371.54	\$4,458.48	\$374.52	\$4,494.24	0.8%	\$2.98	\$35.76
Ages 80 - 84	\$392.52	\$4,710.24	\$395.68	\$4,748.16	0.8%	\$3.16	\$37.92
Ages 85 or older	\$431.35	\$5,176.20	\$434.82	\$5,217.84	0.8%	\$3.47	\$41.64
Composite Rate:			\$264.49				
Age Factors:							
Disabled			2.65				
Non-Disabled							
Age 65			1.0000				
Ages 66 - 69			1.0665				
Ages 70 - 74			1.2930				
Ages 75 - 79			1.4160				
Ages 80 - 84			1.4960				
Ages 85 or older			1.6440				



**GHMSI dba CareFirst BlueCross BlueShield**  
**2012 Proposed Standardized Product Rates (2010 Plans)**

Product	Rates Eff 01/01/2011		Proposed Rates Eff 01/01/2012		Percentage Increase	Dollar Increase	
	Monthly	Annual	Monthly	Annual		Monthly	Annual
SUPP65 B 2010							
Non-Disabled							
Age 65	\$244.65	\$2,935.80	\$246.61	\$2,959.32	0.8%	\$1.96	\$23.52
Ages 66 - 69	\$260.92	\$3,131.04	\$263.01	\$3,156.12	0.8%	\$2.09	\$25.08
Ages 70 - 74	\$316.33	\$3,795.96	\$318.87	\$3,826.44	0.8%	\$2.54	\$30.48
Ages 75 - 79	\$346.42	\$4,157.04	\$349.20	\$4,190.40	0.8%	\$2.78	\$33.36
Ages 80 - 84	\$365.99	\$4,391.88	\$368.93	\$4,427.16	0.8%	\$2.94	\$35.28
Ages 85 or older	\$402.21	\$4,826.52	\$405.43	\$4,865.16	0.8%	\$3.22	\$38.64
Composite Rate:			\$246.61				
Age Factors:							
Non-Disabled							
Age 65			1.0000				
Ages 66 - 69			1.0665				
Ages 70 - 74			1.2930				
Ages 75 - 79			1.4160				
Ages 80 - 84			1.4960				
Ages 85 or older			1.6440				
SUPP65 N 2010							
Non-Disabled							
Age 65	\$238.81	\$2,865.72	\$240.72	\$2,888.64	0.8%	\$1.91	\$22.92
Ages 66 - 69	\$254.68	\$3,056.16	\$256.73	\$3,080.76	0.8%	\$2.05	\$24.60
Ages 70 - 74	\$308.77	\$3,705.24	\$311.25	\$3,735.00	0.8%	\$2.48	\$29.76
Ages 75 - 79	\$338.14	\$4,057.68	\$340.86	\$4,090.32	0.8%	\$2.72	\$32.64
Ages 80 - 84	\$357.25	\$4,287.00	\$360.12	\$4,321.44	0.8%	\$2.87	\$34.44
Ages 85 or older	\$392.60	\$4,711.20	\$395.74	\$4,748.88	0.8%	\$3.14	\$37.68
Composite Rate:			\$240.72				
Age Factors:							
Non-Disabled							
Age 65			1.0000				
Ages 66 - 69			1.0665				
Ages 70 - 74			1.2930				
Ages 75 - 79			1.4160				
Ages 80 - 84			1.4960				
Ages 85 or older			1.6440				
SUPP65 High F 2010							
Non-Disabled							
Age 65	\$111.87	\$1,342.44	\$112.76	\$1,353.12	0.8%	\$0.89	\$10.68
Ages 66 - 69	\$119.31	\$1,431.72	\$120.26	\$1,443.12	0.8%	\$0.95	\$11.40
Ages 70 - 74	\$144.65	\$1,735.80	\$145.80	\$1,749.60	0.8%	\$1.15	\$13.80
Ages 75 - 79	\$158.42	\$1,901.04	\$159.67	\$1,916.04	0.8%	\$1.25	\$15.00
Ages 80 - 84	\$167.36	\$2,008.32	\$168.69	\$2,024.28	0.8%	\$1.33	\$15.96
Ages 85 or older	\$183.92	\$2,207.04	\$185.38	\$2,224.56	0.8%	\$1.46	\$17.52
Composite Rate:			\$112.76				
Age Factors:							
Non-Disabled							
Age 65			1.0000				
Ages 66 - 69			1.0665				
Ages 70 - 74			1.2930				
Ages 75 - 79			1.4160				
Ages 80 - 84			1.4960				
Ages 85 or older			1.6440				

# GHMSI dba CareFirst BlueCross BlueShield

## 2012 Proposed Plan C Underwritten Rates

Ages	Monthly Rates Eff 01/01/2011			Proposed Monthly Rates Eff 01/01/2012			Percentage Increase	Base Dollar Increase	Age Factors
	Male	Female	Base	Male	Female	Base			
65	\$169.31	\$153.18	\$161.25	\$186.07	\$168.35	\$177.21	9.9%	\$15.96	1.0000
66	\$177.77	\$160.84	\$169.31	\$195.37	\$176.77	\$186.07	9.9%	\$16.76	1.0500
67	\$181.45	\$164.17	\$172.81	\$199.41	\$180.42	\$189.92	9.9%	\$17.11	1.0717
68	\$185.21	\$167.57	\$176.39	\$203.54	\$184.16	\$193.85	9.9%	\$17.46	1.0939
69	\$189.05	\$171.04	\$180.04	\$207.75	\$187.96	\$197.85	9.9%	\$17.81	1.1165
70	\$213.22	\$192.91	\$203.06	\$234.32	\$212.00	\$223.16	9.9%	\$20.10	1.2593
71	\$217.63	\$196.90	\$207.26	\$239.16	\$216.38	\$227.77	9.9%	\$20.51	1.2853
72	\$222.14	\$200.98	\$211.56	\$244.12	\$220.87	\$232.50	9.9%	\$20.94	1.3120
73	\$226.74	\$205.15	\$215.94	\$249.19	\$225.45	\$237.32	9.9%	\$21.38	1.3392
74	\$231.43	\$209.40	\$220.41	\$254.34	\$230.12	\$242.23	9.9%	\$21.82	1.3669
75	\$242.28	\$219.21	\$230.75	\$266.27	\$240.91	\$253.59	9.9%	\$22.84	1.4310
76	\$247.31	\$223.75	\$235.52	\$271.77	\$245.89	\$258.83	9.9%	\$23.31	1.4606
77	\$252.42	\$228.38	\$240.41	\$277.41	\$250.99	\$264.20	9.9%	\$23.79	1.4909
78	\$257.65	\$233.11	\$245.38	\$283.14	\$256.18	\$269.66	9.9%	\$24.28	1.5217
79	\$262.99	\$237.94	\$250.46	\$289.00	\$261.48	\$275.24	9.9%	\$24.78	1.5532
80	\$268.43	\$242.87	\$255.65	\$295.00	\$266.90	\$280.95	9.9%	\$25.30	1.5854
81	\$273.99	\$247.90	\$260.95	\$301.12	\$272.44	\$286.78	9.9%	\$25.83	1.6183
82	\$279.66	\$253.03	\$266.35	\$307.35	\$278.08	\$292.72	9.9%	\$26.37	1.6518
83	\$285.46	\$258.27	\$271.87	\$313.71	\$283.84	\$298.78	9.9%	\$26.91	1.6860
84	\$291.37	\$263.62	\$277.49	\$320.21	\$289.71	\$304.96	9.9%	\$27.47	1.7209
85+	\$297.40	\$269.07	\$283.24	\$326.83	\$295.71	\$311.27	9.9%	\$28.03	1.7565

  

Ages	Annual Rates Eff 01/01/2011			Proposed Annual Rates Eff 01/01/2012			Percentage Increase	Base Dollar Increase	Age Factors
	Male	Female	Base	Male	Female	Base			
65	\$2,031.72	\$1,838.16	\$1,935.00	\$2,232.84	\$2,020.20	\$2,126.52	9.9%	\$191.52	1.0000
66	\$2,133.24	\$1,930.08	\$2,031.72	\$2,344.44	\$2,121.24	\$2,232.84	9.9%	\$201.12	1.0500
67	\$2,177.40	\$1,970.04	\$2,073.72	\$2,392.92	\$2,165.04	\$2,279.04	9.9%	\$205.32	1.0717
68	\$2,222.52	\$2,010.84	\$2,116.68	\$2,442.48	\$2,209.92	\$2,326.20	9.9%	\$209.52	1.0939
69	\$2,268.60	\$2,052.48	\$2,160.48	\$2,493.00	\$2,255.52	\$2,374.20	9.9%	\$213.72	1.1165
70	\$2,558.64	\$2,314.92	\$2,436.72	\$2,811.84	\$2,544.00	\$2,677.92	9.9%	\$241.20	1.2593
71	\$2,611.56	\$2,362.80	\$2,487.12	\$2,869.92	\$2,596.56	\$2,733.24	9.9%	\$246.12	1.2853
72	\$2,665.68	\$2,411.76	\$2,538.72	\$2,929.44	\$2,650.44	\$2,790.00	9.9%	\$251.28	1.3120
73	\$2,720.88	\$2,461.80	\$2,591.28	\$2,990.28	\$2,705.40	\$2,847.84	9.9%	\$256.56	1.3392
74	\$2,777.16	\$2,512.80	\$2,644.92	\$3,052.08	\$2,761.44	\$2,906.76	9.9%	\$261.84	1.3669
75	\$2,907.36	\$2,630.52	\$2,769.00	\$3,195.24	\$2,890.92	\$3,043.08	9.9%	\$274.08	1.4310
76	\$2,967.72	\$2,685.00	\$2,826.24	\$3,261.24	\$2,950.68	\$3,105.96	9.9%	\$279.72	1.4606
77	\$3,029.04	\$2,740.56	\$2,884.92	\$3,328.92	\$3,011.88	\$3,170.40	9.9%	\$285.48	1.4909
78	\$3,091.80	\$2,797.32	\$2,944.56	\$3,397.68	\$3,074.16	\$3,235.92	9.9%	\$291.36	1.5217
79	\$3,155.88	\$2,855.28	\$3,005.52	\$3,468.00	\$3,137.76	\$3,302.88	9.9%	\$297.36	1.5532
80	\$3,221.16	\$2,914.44	\$3,067.80	\$3,540.00	\$3,202.80	\$3,371.40	9.9%	\$303.60	1.5854
81	\$3,287.88	\$2,974.80	\$3,131.40	\$3,613.44	\$3,269.28	\$3,441.36	9.9%	\$309.96	1.6183
82	\$3,355.92	\$3,036.36	\$3,196.20	\$3,688.20	\$3,336.96	\$3,512.64	9.9%	\$316.44	1.6518
83	\$3,425.52	\$3,099.24	\$3,262.44	\$3,764.52	\$3,406.08	\$3,585.36	9.9%	\$322.92	1.6860
84	\$3,496.44	\$3,163.44	\$3,329.88	\$3,842.52	\$3,476.52	\$3,659.52	9.9%	\$329.64	1.7209
85+	\$3,568.80	\$3,228.84	\$3,398.88	\$3,921.96	\$3,548.52	\$3,735.24	9.9%	\$336.36	1.7565

Note: The composite rate is \$177.21 which is the age 65 base rate. The gender factors are .95 for females and 1.05 for males.

# GHMSI dba CareFirst BlueCross BlueShield

## 2012 Proposed Plan C Underwritten Rates (2010 Plans)

Ages	Monthly Rates Eff 01/01/2011			Proposed Monthly Rates Eff 01/01/2012			Percentage Increase	Base Dollar Increase	Age Factors
	Male	Female	Base	Male	Female	Base			
65	\$169.31	\$153.18	\$161.25	\$186.07	\$168.35	\$177.21	9.9%	\$15.96	1.0000
66	\$177.77	\$160.84	\$169.31	\$195.37	\$176.77	\$186.07	9.9%	\$16.76	1.0500
67	\$181.45	\$164.17	\$172.81	\$199.41	\$180.42	\$189.92	9.9%	\$17.11	1.0717
68	\$185.21	\$167.57	\$176.39	\$203.54	\$184.16	\$193.85	9.9%	\$17.46	1.0939
69	\$189.05	\$171.04	\$180.04	\$207.75	\$187.96	\$197.85	9.9%	\$17.81	1.1165
70	\$213.22	\$192.91	\$203.06	\$234.32	\$212.00	\$223.16	9.9%	\$20.10	1.2593
71	\$217.63	\$196.90	\$207.26	\$239.16	\$216.38	\$227.77	9.9%	\$20.51	1.2853
72	\$222.14	\$200.98	\$211.56	\$244.12	\$220.87	\$232.50	9.9%	\$20.94	1.3120
73	\$226.74	\$205.15	\$215.94	\$249.19	\$225.45	\$237.32	9.9%	\$21.38	1.3392
74	\$231.43	\$209.40	\$220.41	\$254.34	\$230.12	\$242.23	9.9%	\$21.82	1.3669
75	\$242.28	\$219.21	\$230.75	\$266.27	\$240.91	\$253.59	9.9%	\$22.84	1.4310
76	\$247.31	\$223.75	\$235.52	\$271.77	\$245.89	\$258.83	9.9%	\$23.31	1.4606
77	\$252.42	\$228.38	\$240.41	\$277.41	\$250.99	\$264.20	9.9%	\$23.79	1.4909
78	\$257.65	\$233.11	\$245.38	\$283.14	\$256.18	\$269.66	9.9%	\$24.28	1.5217
79	\$262.99	\$237.94	\$250.46	\$289.00	\$261.48	\$275.24	9.9%	\$24.78	1.5532
80	\$268.43	\$242.87	\$255.65	\$295.00	\$266.90	\$280.95	9.9%	\$25.30	1.5854
81	\$273.99	\$247.90	\$260.95	\$301.12	\$272.44	\$286.78	9.9%	\$25.83	1.6183
82	\$279.66	\$253.03	\$266.35	\$307.35	\$278.08	\$292.72	9.9%	\$26.37	1.6518
83	\$285.46	\$258.27	\$271.87	\$313.71	\$283.84	\$298.78	9.9%	\$26.91	1.6860
84	\$291.37	\$263.62	\$277.49	\$320.21	\$289.71	\$304.96	9.9%	\$27.47	1.7209
85+	\$297.40	\$269.07	\$283.24	\$326.83	\$295.71	\$311.27	9.9%	\$28.03	1.7565

Ages	Annual Rates Eff 06/01/2011			Proposed Annual Rates Eff 01/01/2012			Percentage Increase	Base Dollar Increase	Age Factors
	Male	Female	Base	Male	Female	Base			
65	\$2,031.72	\$1,838.16	\$1,935.00	\$2,232.84	\$2,020.20	\$2,126.52	9.9%	\$191.52	1.0000
66	\$2,133.24	\$1,930.08	\$2,031.72	\$2,344.44	\$2,121.24	\$2,232.84	9.9%	\$201.12	1.0500
67	\$2,177.40	\$1,970.04	\$2,073.72	\$2,392.92	\$2,165.04	\$2,279.04	9.9%	\$205.32	1.0717
68	\$2,222.52	\$2,010.84	\$2,116.68	\$2,442.48	\$2,209.92	\$2,326.20	9.9%	\$209.52	1.0939
69	\$2,268.60	\$2,052.48	\$2,160.48	\$2,493.00	\$2,255.52	\$2,374.20	9.9%	\$213.72	1.1165
70	\$2,558.64	\$2,314.92	\$2,436.72	\$2,811.84	\$2,544.00	\$2,677.92	9.9%	\$241.20	1.2593
71	\$2,611.56	\$2,362.80	\$2,487.12	\$2,869.92	\$2,596.56	\$2,733.24	9.9%	\$246.12	1.2853
72	\$2,665.68	\$2,411.76	\$2,538.72	\$2,929.44	\$2,650.44	\$2,790.00	9.9%	\$251.28	1.3120
73	\$2,720.88	\$2,461.80	\$2,591.28	\$2,990.28	\$2,705.40	\$2,847.84	9.9%	\$256.56	1.3392
74	\$2,777.16	\$2,512.80	\$2,644.92	\$3,052.08	\$2,761.44	\$2,906.76	9.9%	\$261.84	1.3669
75	\$2,907.36	\$2,630.52	\$2,769.00	\$3,195.24	\$2,890.92	\$3,043.08	9.9%	\$274.08	1.4310
76	\$2,967.72	\$2,685.00	\$2,826.24	\$3,261.24	\$2,950.68	\$3,105.96	9.9%	\$279.72	1.4606
77	\$3,029.04	\$2,740.56	\$2,884.92	\$3,328.92	\$3,011.88	\$3,170.40	9.9%	\$285.48	1.4909
78	\$3,091.80	\$2,797.32	\$2,944.56	\$3,397.68	\$3,074.16	\$3,235.92	9.9%	\$291.36	1.5217
79	\$3,155.88	\$2,855.28	\$3,005.52	\$3,468.00	\$3,137.76	\$3,302.88	9.9%	\$297.36	1.5532
80	\$3,221.16	\$2,914.44	\$3,067.80	\$3,540.00	\$3,202.80	\$3,371.40	9.9%	\$303.60	1.5854
81	\$3,287.88	\$2,974.80	\$3,131.40	\$3,613.44	\$3,269.28	\$3,441.36	9.9%	\$309.96	1.6183
82	\$3,355.92	\$3,036.36	\$3,196.20	\$3,688.20	\$3,336.96	\$3,512.64	9.9%	\$316.44	1.6518
83	\$3,425.52	\$3,099.24	\$3,262.44	\$3,764.52	\$3,406.08	\$3,585.36	9.9%	\$322.92	1.6860
84	\$3,496.44	\$3,163.44	\$3,329.88	\$3,842.52	\$3,476.52	\$3,659.52	9.9%	\$329.64	1.7209
85+	\$3,568.80	\$3,228.84	\$3,398.88	\$3,921.96	\$3,548.52	\$3,735.24	9.9%	\$336.36	1.7565

Note: The composite rate is \$177.21 which is the age 65 base rate. The gender factors are .95 for females and 1.05 for males.

# GHMSI dba CareFirst BlueCross BlueShield

## 2012 Proposed Plan F Underwritten Rates

Ages	Monthly Rates Eff 01/01/2011			Proposed Monthly Rates Eff 01/01/2012			Percentage Increase	Base Dollar Increase	Age Factors
	Male	Female	Base	Male	Female	Base			
65	\$165.52	\$149.75	\$157.63	\$166.83	\$150.95	\$158.89	0.8%	\$1.26	1.0000
66	\$173.79	\$157.24	\$165.52	\$175.18	\$158.49	\$166.83	0.8%	\$1.31	1.0500
67	\$177.38	\$160.50	\$168.94	\$178.80	\$161.77	\$170.28	0.8%	\$1.34	1.0717
68	\$181.06	\$163.81	\$172.44	\$182.50	\$165.12	\$173.81	0.8%	\$1.37	1.0939
69	\$184.81	\$167.21	\$176.01	\$186.27	\$168.53	\$177.40	0.8%	\$1.39	1.1165
70	\$208.43	\$188.59	\$198.51	\$210.09	\$190.09	\$200.09	0.8%	\$1.58	1.2593
71	\$212.75	\$192.49	\$202.63	\$214.43	\$194.01	\$204.22	0.8%	\$1.59	1.2853
72	\$217.15	\$196.47	\$206.81	\$218.89	\$198.04	\$208.46	0.8%	\$1.65	1.3120
73	\$221.65	\$200.55	\$211.10	\$223.42	\$202.15	\$212.79	0.8%	\$1.69	1.3392
74	\$226.25	\$204.70	\$215.47	\$228.05	\$206.33	\$217.19	0.8%	\$1.72	1.3669
75	\$236.85	\$214.30	\$225.58	\$238.74	\$216.00	\$227.37	0.8%	\$1.79	1.4310
76	\$241.76	\$218.73	\$230.25	\$243.68	\$220.47	\$232.07	0.8%	\$1.82	1.4606
77	\$246.77	\$223.26	\$235.01	\$248.73	\$225.04	\$236.89	0.8%	\$1.88	1.4909
78	\$251.87	\$227.89	\$239.88	\$253.87	\$229.69	\$241.78	0.8%	\$1.90	1.5217
79	\$257.09	\$232.61	\$244.85	\$259.13	\$234.45	\$246.79	0.8%	\$1.94	1.5532
80	\$262.42	\$237.42	\$249.92	\$264.50	\$239.31	\$251.90	0.8%	\$1.98	1.5854
81	\$267.85	\$242.34	\$255.09	\$269.99	\$244.28	\$257.13	0.8%	\$2.04	1.6183
82	\$273.40	\$247.37	\$260.38	\$275.58	\$249.33	\$262.45	0.8%	\$2.07	1.6518
83	\$279.06	\$252.48	\$265.78	\$281.28	\$254.49	\$267.89	0.8%	\$2.11	1.6860
84	\$284.84	\$257.72	\$271.28	\$287.11	\$259.76	\$273.43	0.8%	\$2.15	1.7209
85+	\$290.74	\$263.05	\$276.89	\$293.04	\$265.14	\$279.09	0.8%	\$2.20	1.7565

  

Ages	Annual Rates Eff 01/01/2011			Proposed Annual Rates Eff 01/01/2012			Percentage Increase	Base Dollar Increase	Age Factors
	Male	Female	Base	Male	Female	Base			
65	\$1,986.24	\$1,797.00	\$1,891.56	\$2,001.96	\$1,811.40	\$1,906.68	0.8%	\$15.12	1.0000
66	\$2,085.48	\$1,886.88	\$1,986.24	\$2,102.16	\$1,901.88	\$2,001.96	0.8%	\$15.72	1.0500
67	\$2,128.56	\$1,926.00	\$2,027.28	\$2,145.60	\$1,941.24	\$2,043.36	0.8%	\$16.08	1.0718
68	\$2,172.72	\$1,965.72	\$2,069.28	\$2,190.00	\$1,981.44	\$2,085.72	0.8%	\$16.44	1.0939
69	\$2,217.72	\$2,006.52	\$2,112.12	\$2,235.24	\$2,022.36	\$2,128.80	0.8%	\$16.68	1.1165
70	\$2,501.16	\$2,263.08	\$2,382.12	\$2,521.08	\$2,281.08	\$2,401.08	0.8%	\$18.96	1.2593
71	\$2,553.00	\$2,309.88	\$2,431.56	\$2,573.16	\$2,328.12	\$2,450.64	0.8%	\$19.08	1.2854
72	\$2,605.80	\$2,357.64	\$2,481.72	\$2,626.68	\$2,376.48	\$2,501.52	0.8%	\$19.80	1.3119
73	\$2,659.80	\$2,406.60	\$2,533.20	\$2,681.04	\$2,425.80	\$2,553.48	0.8%	\$20.28	1.3392
74	\$2,715.00	\$2,456.40	\$2,585.64	\$2,736.60	\$2,475.96	\$2,606.28	0.8%	\$20.64	1.3669
75	\$2,842.20	\$2,571.60	\$2,706.96	\$2,864.88	\$2,592.00	\$2,728.44	0.8%	\$21.48	1.4310
76	\$2,901.12	\$2,624.76	\$2,763.00	\$2,924.16	\$2,645.64	\$2,784.84	0.8%	\$21.84	1.4606
77	\$2,961.24	\$2,679.12	\$2,820.12	\$2,984.76	\$2,700.48	\$2,842.68	0.8%	\$22.56	1.4909
78	\$3,022.44	\$2,734.68	\$2,878.56	\$3,046.44	\$2,756.28	\$2,901.36	0.8%	\$22.80	1.5218
79	\$3,085.08	\$2,791.32	\$2,938.20	\$3,109.56	\$2,813.40	\$2,961.48	0.8%	\$23.28	1.5533
80	\$3,149.04	\$2,849.04	\$2,999.04	\$3,174.00	\$2,871.72	\$3,022.80	0.8%	\$23.76	1.5854
81	\$3,214.20	\$2,908.08	\$3,061.08	\$3,239.88	\$2,931.36	\$3,085.56	0.8%	\$24.48	1.6182
82	\$3,280.80	\$2,968.44	\$3,124.56	\$3,306.96	\$2,991.96	\$3,149.40	0.8%	\$24.84	1.6518
83	\$3,348.72	\$3,029.76	\$3,189.36	\$3,375.36	\$3,053.88	\$3,214.68	0.8%	\$25.32	1.6860
84	\$3,418.08	\$3,092.64	\$3,255.36	\$3,445.32	\$3,117.12	\$3,281.16	0.8%	\$25.80	1.7210
85+	\$3,488.88	\$3,156.60	\$3,322.68	\$3,516.48	\$3,181.68	\$3,349.08	0.8%	\$26.40	1.7565

Note: The composite rate is \$158.89 which is the age 65 base rate. The gender factors are .95 for females and 1.05 for males.

# GHMSI dba CareFirst BlueCross BlueShield

## 2012 Proposed Plan F Underwritten Rates (2010 Plans)

Ages	Monthly Rates Eff 01/01/2011			Proposed Monthly Rates Eff 01/01/2012			Percentage Increase	Base Dollar Increase	Age Factors
	Male	Female	Base	Male	Female	Base			
65	\$165.52	\$149.75	\$157.63	\$166.83	\$150.95	\$158.89	0.8%	\$1.26	1.0000
66	\$173.79	\$157.24	\$165.52	\$175.18	\$158.49	\$166.83	0.8%	\$1.31	1.0500
67	\$177.38	\$160.50	\$168.94	\$178.80	\$161.77	\$170.28	0.8%	\$1.34	1.0717
68	\$181.06	\$163.81	\$172.44	\$182.50	\$165.12	\$173.81	0.8%	\$1.37	1.0939
69	\$184.81	\$167.21	\$176.01	\$186.27	\$168.53	\$177.40	0.8%	\$1.39	1.1165
70	\$208.43	\$188.59	\$198.51	\$210.09	\$190.09	\$200.09	0.8%	\$1.58	1.2593
71	\$212.75	\$192.49	\$202.63	\$214.43	\$194.01	\$204.22	0.8%	\$1.59	1.2853
72	\$217.15	\$196.47	\$206.81	\$218.89	\$198.04	\$208.46	0.8%	\$1.65	1.3120
73	\$221.65	\$200.55	\$211.10	\$223.42	\$202.15	\$212.79	0.8%	\$1.69	1.3392
74	\$226.25	\$204.70	\$215.47	\$228.05	\$206.33	\$217.19	0.8%	\$1.72	1.3669
75	\$236.85	\$214.30	\$225.58	\$238.74	\$216.00	\$227.37	0.8%	\$1.79	1.4310
76	\$241.76	\$218.73	\$230.25	\$243.68	\$220.47	\$232.07	0.8%	\$1.82	1.4606
77	\$246.77	\$223.26	\$235.01	\$248.73	\$225.04	\$236.89	0.8%	\$1.88	1.4909
78	\$251.87	\$227.89	\$239.88	\$253.87	\$229.69	\$241.78	0.8%	\$1.90	1.5217
79	\$257.09	\$232.61	\$244.85	\$259.13	\$234.45	\$246.79	0.8%	\$1.94	1.5532
80	\$262.42	\$237.42	\$249.92	\$264.50	\$239.31	\$251.90	0.8%	\$1.98	1.5854
81	\$267.85	\$242.34	\$255.09	\$269.99	\$244.28	\$257.13	0.8%	\$2.04	1.6183
82	\$273.40	\$247.37	\$260.38	\$275.58	\$249.33	\$262.45	0.8%	\$2.07	1.6518
83	\$279.06	\$252.48	\$265.78	\$281.28	\$254.49	\$267.89	0.8%	\$2.11	1.6860
84	\$284.84	\$257.72	\$271.28	\$287.11	\$259.76	\$273.43	0.8%	\$2.15	1.7209
85+	\$290.74	\$263.05	\$276.89	\$293.04	\$265.14	\$279.09	0.8%	\$2.20	1.7565

  

Ages	Annual Rates Eff 06/01/2011			Proposed Annual Rates Eff 01/01/2012			Percentage Increase	Base Dollar Increase	Age Factors
	Male	Female	Base	Male	Female	Base			
65	\$1,986.24	\$1,797.00	\$1,891.56	\$2,001.96	\$1,811.40	\$1,906.68	0.8%	\$15.12	1.0000
66	\$2,085.48	\$1,886.88	\$1,986.24	\$2,102.16	\$1,901.88	\$2,001.96	0.8%	\$15.72	1.0500
67	\$2,128.56	\$1,926.00	\$2,027.28	\$2,145.60	\$1,941.24	\$2,043.36	0.8%	\$16.08	1.0717
68	\$2,172.72	\$1,965.72	\$2,069.28	\$2,190.00	\$1,981.44	\$2,085.72	0.8%	\$16.44	1.0939
69	\$2,217.72	\$2,006.52	\$2,112.12	\$2,235.24	\$2,022.36	\$2,128.80	0.8%	\$16.68	1.1165
70	\$2,501.16	\$2,263.08	\$2,382.12	\$2,521.08	\$2,281.08	\$2,401.08	0.8%	\$18.96	1.2593
71	\$2,553.00	\$2,309.88	\$2,431.56	\$2,573.16	\$2,328.12	\$2,450.64	0.8%	\$19.08	1.2853
72	\$2,605.80	\$2,357.64	\$2,481.72	\$2,626.68	\$2,376.48	\$2,501.52	0.8%	\$19.80	1.3120
73	\$2,659.80	\$2,406.60	\$2,533.20	\$2,681.04	\$2,425.80	\$2,553.48	0.8%	\$20.28	1.3392
74	\$2,715.00	\$2,456.40	\$2,585.64	\$2,736.60	\$2,475.96	\$2,606.28	0.8%	\$20.64	1.3669
75	\$2,842.20	\$2,571.60	\$2,706.96	\$2,864.88	\$2,592.00	\$2,728.44	0.8%	\$21.48	1.4310
76	\$2,901.12	\$2,624.76	\$2,763.00	\$2,924.16	\$2,645.64	\$2,784.84	0.8%	\$21.84	1.4606
77	\$2,961.24	\$2,679.12	\$2,820.12	\$2,984.76	\$2,700.48	\$2,842.68	0.8%	\$22.56	1.4909
78	\$3,022.44	\$2,734.68	\$2,878.56	\$3,046.44	\$2,756.28	\$2,901.36	0.8%	\$22.80	1.5217
79	\$3,085.08	\$2,791.32	\$2,938.20	\$3,109.56	\$2,813.40	\$2,961.48	0.8%	\$23.28	1.5532
80	\$3,149.04	\$2,849.04	\$2,999.04	\$3,174.00	\$2,871.72	\$3,022.80	0.8%	\$23.76	1.5854
81	\$3,214.20	\$2,908.08	\$3,061.08	\$3,239.88	\$2,931.36	\$3,085.56	0.8%	\$24.48	1.6183
82	\$3,280.80	\$2,968.44	\$3,124.56	\$3,306.96	\$2,991.96	\$3,149.40	0.8%	\$24.84	1.6518
83	\$3,348.72	\$3,029.76	\$3,189.36	\$3,375.36	\$3,053.88	\$3,214.68	0.8%	\$25.32	1.6860
84	\$3,418.08	\$3,092.64	\$3,255.36	\$3,445.32	\$3,117.12	\$3,281.16	0.8%	\$25.80	1.7209
85+	\$3,488.88	\$3,156.60	\$3,322.68	\$3,516.48	\$3,181.68	\$3,349.08	0.8%	\$26.40	1.7565

Note: The composite rate is \$158.89 which is the age 65 base rate. The gender factors are .95 for females and 1.05 for males.

# GHMSI dba CareFirst BlueCross BlueShield

## 2012 Proposed Plan B Underwritten Rates (2010 Plans)

Ages	Monthly Rates Eff 01/01/2011			Proposed Monthly Rates Eff 01/01/2012			Percentage Increase	Base Dollar Increase	Age Factors
	Male	Female	Base	Male	Female	Base			
65	\$145.63	\$131.76	\$138.70	\$146.80	\$132.82	\$139.81	0.8%	\$1.11	1.0000
66	\$152.91	\$138.35	\$145.63	\$154.14	\$139.46	\$146.80	0.8%	\$1.17	1.0500
67	\$156.08	\$141.21	\$148.65	\$157.33	\$142.34	\$149.83	0.8%	\$1.18	1.0717
68	\$159.32	\$144.15	\$151.73	\$160.59	\$145.29	\$152.94	0.8%	\$1.21	1.0939
69	\$162.62	\$147.13	\$154.87	\$163.90	\$148.29	\$156.10	0.8%	\$1.23	1.1165
70	\$183.40	\$165.94	\$174.67	\$184.87	\$167.26	\$176.06	0.8%	\$1.39	1.2593
71	\$187.20	\$169.37	\$178.28	\$188.68	\$170.71	\$179.70	0.8%	\$1.42	1.2853
72	\$191.08	\$172.88	\$181.98	\$192.60	\$174.26	\$183.43	0.8%	\$1.45	1.3120
73	\$195.04	\$176.46	\$185.75	\$196.60	\$177.87	\$187.23	0.8%	\$1.48	1.3392
74	\$199.08	\$180.11	\$189.60	\$200.66	\$181.55	\$191.11	0.8%	\$1.51	1.3669
75	\$208.40	\$188.55	\$198.48	\$210.07	\$190.06	\$200.07	0.8%	\$1.59	1.4310
76	\$212.72	\$192.47	\$202.59	\$214.42	\$194.00	\$204.21	0.8%	\$1.62	1.4606
77	\$217.13	\$196.45	\$206.78	\$218.86	\$198.02	\$208.44	0.8%	\$1.66	1.4909
78	\$221.62	\$200.52	\$211.07	\$223.39	\$202.11	\$212.75	0.8%	\$1.68	1.5217
79	\$226.22	\$204.67	\$215.44	\$228.01	\$206.30	\$217.15	0.8%	\$1.71	1.5532
80	\$230.89	\$208.91	\$219.90	\$232.74	\$210.57	\$221.65	0.8%	\$1.75	1.5854
81	\$235.68	\$213.23	\$224.46	\$237.57	\$214.94	\$226.25	0.8%	\$1.79	1.6183
82	\$240.56	\$217.65	\$229.11	\$242.49	\$219.39	\$230.94	0.8%	\$1.83	1.6518
83	\$245.54	\$222.16	\$233.85	\$247.51	\$223.93	\$235.72	0.8%	\$1.87	1.6860
84	\$250.63	\$226.76	\$238.69	\$252.63	\$228.57	\$240.60	0.8%	\$1.91	1.7209
85+	\$255.82	\$231.45	\$243.64	\$257.86	\$233.30	\$245.58	0.8%	\$1.94	1.7565

Ages	Annual Rates Eff 06/01/2011			Proposed Annual Rates Eff 01/01/2012			Percentage Increase	Base Dollar Increase	Age Factors
	Male	Female	Base	Male	Female	Base			
65	\$1,747.56	\$1,581.12	\$1,664.40	\$1,761.60	\$1,593.84	\$1,677.72	0.8%	\$13.32	1.0000
66	\$1,834.92	\$1,660.20	\$1,747.56	\$1,849.68	\$1,673.52	\$1,761.60	0.8%	\$14.04	1.0500
67	\$1,872.96	\$1,694.52	\$1,783.80	\$1,887.96	\$1,708.08	\$1,797.96	0.8%	\$14.16	1.0717
68	\$1,911.84	\$1,729.80	\$1,820.76	\$1,927.08	\$1,743.48	\$1,835.28	0.8%	\$14.52	1.0939
69	\$1,951.44	\$1,765.56	\$1,858.44	\$1,966.80	\$1,779.48	\$1,873.20	0.8%	\$14.76	1.1165
70	\$2,200.80	\$1,991.28	\$2,096.04	\$2,218.44	\$2,007.12	\$2,112.72	0.8%	\$16.68	1.2593
71	\$2,246.40	\$2,032.44	\$2,139.36	\$2,264.16	\$2,048.52	\$2,156.40	0.8%	\$17.04	1.2853
72	\$2,292.96	\$2,074.56	\$2,183.76	\$2,311.20	\$2,091.12	\$2,201.16	0.8%	\$17.40	1.3120
73	\$2,340.48	\$2,117.52	\$2,229.00	\$2,359.20	\$2,134.44	\$2,246.76	0.8%	\$17.76	1.3392
74	\$2,388.96	\$2,161.32	\$2,275.20	\$2,407.92	\$2,178.60	\$2,293.32	0.8%	\$18.12	1.3669
75	\$2,500.80	\$2,262.60	\$2,381.76	\$2,520.84	\$2,280.72	\$2,400.84	0.8%	\$19.08	1.4310
76	\$2,552.64	\$2,309.64	\$2,431.08	\$2,573.04	\$2,328.00	\$2,450.52	0.8%	\$19.44	1.4606
77	\$2,605.56	\$2,357.40	\$2,481.36	\$2,626.32	\$2,376.24	\$2,501.28	0.8%	\$19.92	1.4909
78	\$2,659.44	\$2,406.24	\$2,532.84	\$2,680.68	\$2,425.32	\$2,553.00	0.8%	\$20.16	1.5217
79	\$2,714.64	\$2,456.04	\$2,585.28	\$2,736.12	\$2,475.60	\$2,605.80	0.8%	\$20.52	1.5532
80	\$2,770.68	\$2,506.92	\$2,638.80	\$2,792.88	\$2,526.84	\$2,659.80	0.8%	\$21.00	1.5854
81	\$2,828.16	\$2,558.76	\$2,693.52	\$2,850.84	\$2,579.28	\$2,715.00	0.8%	\$21.48	1.6183
82	\$2,886.72	\$2,611.80	\$2,749.32	\$2,909.88	\$2,632.68	\$2,771.28	0.8%	\$21.96	1.6518
83	\$2,946.48	\$2,665.92	\$2,806.20	\$2,970.12	\$2,687.16	\$2,828.64	0.8%	\$22.44	1.6860
84	\$3,007.56	\$2,721.12	\$2,864.28	\$3,031.56	\$2,742.84	\$2,887.20	0.8%	\$22.92	1.7209
85+	\$3,069.84	\$2,777.40	\$2,923.68	\$3,094.32	\$2,799.60	\$2,946.96	0.8%	\$23.28	1.7565

Note: The composite rate is \$139.81 which is the age 65 base rate. The gender factors are .95 for females and 1.05 for males.

# GHMSI dba CareFirst BlueCross BlueShield

## 2012 Proposed Plan N Underwritten Rates (2010 Plans)

Ages	Monthly Rates Eff 01/01/2011			Proposed Monthly Rates Eff 01/01/2012			Percentage Increase	Base Dollar Increase	Age Factors
	Male	Female	Base	Male	Female	Base			
65	\$142.15	\$128.61	\$135.38	\$143.28	\$129.64	\$136.46	0.8%	\$1.08	1.0000
66	\$149.26	\$135.05	\$142.15	\$150.45	\$136.12	\$143.28	0.8%	\$1.13	1.0500
67	\$152.35	\$137.84	\$145.10	\$153.56	\$138.93	\$146.24	0.8%	\$1.14	1.0717
68	\$155.51	\$140.70	\$148.10	\$156.74	\$141.81	\$149.27	0.8%	\$1.17	1.0939
69	\$158.73	\$143.62	\$151.17	\$159.98	\$144.74	\$152.36	0.8%	\$1.19	1.1165
70	\$179.02	\$161.97	\$170.50	\$180.44	\$163.25	\$171.84	0.8%	\$1.34	1.2593
71	\$182.72	\$165.32	\$174.02	\$184.16	\$166.62	\$175.39	0.8%	\$1.37	1.2853
72	\$186.52	\$168.75	\$177.63	\$187.99	\$170.08	\$179.04	0.8%	\$1.41	1.3120
73	\$190.38	\$172.24	\$181.31	\$191.88	\$173.61	\$182.75	0.8%	\$1.44	1.3392
74	\$194.32	\$175.81	\$185.07	\$195.85	\$177.20	\$186.53	0.8%	\$1.46	1.3669
75	\$203.42	\$184.05	\$193.74	\$205.04	\$185.51	\$195.27	0.8%	\$1.53	1.4310
76	\$207.64	\$187.87	\$197.75	\$209.28	\$189.35	\$199.31	0.8%	\$1.56	1.4606
77	\$211.94	\$191.76	\$201.84	\$213.62	\$193.28	\$203.45	0.8%	\$1.61	1.4909
78	\$216.33	\$195.72	\$206.03	\$218.03	\$197.27	\$207.65	0.8%	\$1.62	1.5217
79	\$220.81	\$199.78	\$210.30	\$222.55	\$201.35	\$211.95	0.8%	\$1.65	1.5532
80	\$225.38	\$203.91	\$214.65	\$227.16	\$205.53	\$216.34	0.8%	\$1.69	1.5854
81	\$230.05	\$208.14	\$219.09	\$231.87	\$209.79	\$220.83	0.8%	\$1.74	1.6183
82	\$234.82	\$212.45	\$223.63	\$236.67	\$214.13	\$225.40	0.8%	\$1.77	1.6518
83	\$239.68	\$216.85	\$228.27	\$241.58	\$218.57	\$230.07	0.8%	\$1.80	1.6860
84	\$244.64	\$221.34	\$232.99	\$246.58	\$223.09	\$234.83	0.8%	\$1.84	1.7209
85+	\$249.70	\$225.92	\$237.82	\$251.68	\$227.71	\$239.69	0.8%	\$1.87	1.7565

  

Ages	Annual Rates Eff 06/01/2011			Proposed Annual Rates Eff 01/01/2012			Percentage Increase	Base Dollar Increase	Age Factors
	Male	Female	Base	Male	Female	Base			
65	\$1,705.80	\$1,543.32	\$1,624.56	\$1,719.36	\$1,555.68	\$1,637.52	0.8%	\$12.96	1.0000
66	\$1,791.12	\$1,620.60	\$1,705.80	\$1,805.40	\$1,633.44	\$1,719.36	0.8%	\$13.56	1.0500
67	\$1,828.20	\$1,654.08	\$1,741.20	\$1,842.72	\$1,667.16	\$1,754.88	0.8%	\$13.68	1.0717
68	\$1,866.12	\$1,688.40	\$1,777.20	\$1,880.88	\$1,701.72	\$1,791.24	0.8%	\$14.04	1.0939
69	\$1,904.76	\$1,723.44	\$1,814.04	\$1,919.76	\$1,736.88	\$1,828.32	0.8%	\$14.28	1.1165
70	\$2,148.24	\$1,943.64	\$2,046.00	\$2,165.28	\$1,959.00	\$2,062.08	0.8%	\$16.08	1.2593
71	\$2,192.64	\$1,983.84	\$2,088.24	\$2,209.92	\$1,999.44	\$2,104.68	0.8%	\$16.44	1.2853
72	\$2,238.24	\$2,025.00	\$2,131.56	\$2,255.88	\$2,040.96	\$2,148.48	0.8%	\$16.92	1.3120
73	\$2,284.56	\$2,066.88	\$2,175.72	\$2,302.56	\$2,083.32	\$2,193.00	0.8%	\$17.28	1.3392
74	\$2,331.84	\$2,109.72	\$2,220.84	\$2,350.20	\$2,126.40	\$2,238.36	0.8%	\$17.52	1.3669
75	\$2,441.04	\$2,208.60	\$2,324.88	\$2,460.48	\$2,226.12	\$2,343.24	0.8%	\$18.36	1.4310
76	\$2,491.68	\$2,254.44	\$2,373.00	\$2,511.36	\$2,272.20	\$2,391.72	0.8%	\$18.72	1.4606
77	\$2,543.28	\$2,301.12	\$2,422.08	\$2,563.44	\$2,319.36	\$2,441.40	0.8%	\$19.32	1.4909
78	\$2,595.96	\$2,348.64	\$2,472.36	\$2,616.36	\$2,367.24	\$2,491.80	0.8%	\$19.44	1.5217
79	\$2,649.72	\$2,397.36	\$2,523.60	\$2,670.60	\$2,416.20	\$2,543.40	0.8%	\$19.80	1.5532
80	\$2,704.56	\$2,446.92	\$2,575.80	\$2,725.92	\$2,466.36	\$2,596.08	0.8%	\$20.28	1.5854
81	\$2,760.60	\$2,497.68	\$2,629.08	\$2,782.44	\$2,517.48	\$2,649.96	0.8%	\$20.88	1.6183
82	\$2,817.84	\$2,549.40	\$2,683.56	\$2,840.04	\$2,569.56	\$2,704.80	0.8%	\$21.24	1.6518
83	\$2,876.16	\$2,602.20	\$2,739.24	\$2,898.96	\$2,622.84	\$2,760.84	0.8%	\$21.60	1.6860
84	\$2,935.68	\$2,656.08	\$2,795.88	\$2,958.96	\$2,677.08	\$2,817.96	0.8%	\$22.08	1.7209
85+	\$2,996.40	\$2,711.04	\$2,853.84	\$3,020.16	\$2,732.52	\$2,876.28	0.8%	\$22.44	1.7565

Note: The composite rate is \$136.46 which is the age 65 base rate. The gender factors are .95 for females and 1.05 for males.

# GHMSI dba CareFirst BlueCross BlueShield

## 2012 Proposed High F Underwritten Rates (2010 Plans)

Monthly Rates Eff 01/01/2011				Proposed Monthly Rates Eff 01/01/2012			Percentage	Base Dollar	Age
Ages	Male	Female	Base	Male	Female	Base	Increase	Increase	Factors
65	\$76.96	\$69.63	\$73.29	\$77.57	\$70.19	\$73.88	0.8%	\$0.59	1.0000
66	\$80.81	\$73.11	\$76.96	\$81.45	\$73.70	\$77.57	0.8%	\$0.61	1.0500
67	\$82.48	\$74.62	\$78.55	\$83.14	\$75.22	\$79.18	0.8%	\$0.63	1.0717
68	\$84.19	\$76.17	\$80.18	\$84.86	\$76.78	\$80.82	0.8%	\$0.64	1.0939
69	\$85.93	\$77.75	\$81.84	\$86.61	\$78.36	\$82.49	0.8%	\$0.65	1.1165
70	\$96.92	\$87.69	\$92.30	\$97.69	\$88.39	\$93.04	0.8%	\$0.74	1.2593
71	\$98.93	\$89.50	\$94.21	\$99.71	\$90.21	\$94.96	0.8%	\$0.75	1.2853
72	\$100.97	\$91.35	\$96.16	\$101.78	\$92.08	\$96.93	0.8%	\$0.77	1.3120
73	\$103.06	\$93.25	\$98.16	\$103.89	\$93.99	\$98.94	0.8%	\$0.78	1.3392
74	\$105.20	\$95.18	\$100.19	\$106.04	\$95.94	\$100.99	0.8%	\$0.80	1.3669
75	\$110.13	\$99.64	\$104.88	\$111.01	\$100.44	\$105.72	0.8%	\$0.84	1.4310
76	\$112.41	\$101.70	\$107.06	\$113.30	\$102.51	\$107.91	0.8%	\$0.85	1.4606
77	\$114.74	\$103.81	\$109.28	\$115.66	\$104.64	\$110.15	0.8%	\$0.87	1.4909
78	\$117.11	\$105.96	\$111.54	\$118.04	\$106.80	\$112.42	0.8%	\$0.88	1.5217
79	\$119.54	\$108.16	\$113.85	\$120.49	\$109.01	\$114.75	0.8%	\$0.90	1.5532
80	\$122.02	\$110.39	\$116.21	\$122.99	\$111.27	\$117.13	0.8%	\$0.92	1.5854
81	\$124.54	\$112.68	\$118.61	\$125.54	\$113.58	\$119.56	0.8%	\$0.95	1.6183
82	\$127.12	\$115.02	\$121.07	\$128.14	\$115.93	\$122.03	0.8%	\$0.96	1.6518
83	\$129.75	\$117.40	\$123.57	\$130.79	\$118.33	\$124.56	0.8%	\$0.99	1.6860
84	\$132.44	\$119.83	\$126.13	\$133.50	\$120.78	\$127.14	0.8%	\$1.01	1.7209
85+	\$135.18	\$122.31	\$128.75	\$136.26	\$123.28	\$129.77	0.8%	\$1.02	1.7565

  

Annual Rates Eff 06/01/2011				Proposed Annual Rates Eff 01/01/2012			Percentage	Base Dollar	Age
Ages	Male	Female	Base	Male	Female	Base	Increase	Increase	Factors
65	\$923.52	\$835.56	\$879.48	\$930.84	\$842.28	\$886.56	0.8%	\$7.08	1.0000
66	\$969.72	\$877.32	\$923.52	\$977.40	\$884.40	\$930.84	0.8%	\$7.32	1.0500
67	\$989.76	\$895.44	\$942.60	\$997.68	\$902.64	\$950.16	0.8%	\$7.56	1.0717
68	\$1,010.28	\$914.04	\$962.16	\$1,018.32	\$921.36	\$969.84	0.8%	\$7.68	1.0939
69	\$1,031.16	\$933.00	\$982.08	\$1,039.32	\$940.32	\$989.88	0.8%	\$7.80	1.1165
70	\$1,163.04	\$1,052.28	\$1,107.60	\$1,172.28	\$1,060.68	\$1,116.48	0.8%	\$8.88	1.2593
71	\$1,187.16	\$1,074.00	\$1,130.52	\$1,196.52	\$1,082.52	\$1,139.52	0.8%	\$9.00	1.2853
72	\$1,211.64	\$1,096.20	\$1,153.92	\$1,221.36	\$1,104.96	\$1,163.16	0.8%	\$9.24	1.3120
73	\$1,236.72	\$1,119.00	\$1,177.92	\$1,246.68	\$1,127.88	\$1,187.28	0.8%	\$9.36	1.3392
74	\$1,262.40	\$1,142.16	\$1,202.28	\$1,272.48	\$1,151.28	\$1,211.88	0.8%	\$9.60	1.3669
75	\$1,321.56	\$1,195.68	\$1,258.56	\$1,332.12	\$1,205.28	\$1,268.64	0.8%	\$10.08	1.4310
76	\$1,348.92	\$1,220.40	\$1,284.72	\$1,359.60	\$1,230.12	\$1,294.92	0.8%	\$10.20	1.4606
77	\$1,376.88	\$1,245.72	\$1,311.36	\$1,387.92	\$1,255.68	\$1,321.80	0.8%	\$10.44	1.4909
78	\$1,405.32	\$1,271.52	\$1,338.48	\$1,416.48	\$1,281.60	\$1,349.04	0.8%	\$10.56	1.5217
79	\$1,434.48	\$1,297.92	\$1,366.20	\$1,445.88	\$1,308.12	\$1,377.00	0.8%	\$10.80	1.5532
80	\$1,464.24	\$1,324.68	\$1,394.52	\$1,475.88	\$1,335.24	\$1,405.56	0.8%	\$11.04	1.5854
81	\$1,494.48	\$1,352.16	\$1,423.32	\$1,506.48	\$1,362.96	\$1,434.72	0.8%	\$11.40	1.6183
82	\$1,525.44	\$1,380.24	\$1,452.84	\$1,537.68	\$1,391.16	\$1,464.36	0.8%	\$11.52	1.6518
83	\$1,557.00	\$1,408.80	\$1,482.84	\$1,569.48	\$1,419.96	\$1,494.72	0.8%	\$11.88	1.6860
84	\$1,589.28	\$1,437.96	\$1,513.56	\$1,602.00	\$1,449.36	\$1,525.68	0.8%	\$12.12	1.7209
85+	\$1,622.16	\$1,467.72	\$1,545.00	\$1,635.12	\$1,479.36	\$1,557.24	0.8%	\$12.24	1.7565

Note: The composite rate is \$73.88 which is the age 65 base rate. The gender factors are .95 for females and 1.05 for males.



SERFF Tracking Number: CFAP-127383766 State: District of Columbia  
Filing Company: Group Hospitalization and Medical Services, Inc.State Tracking Number:  
Company Tracking Number: 1643  
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
Product Name: Filing #1643 DC GHMSI IND65+  
Project Name/Number: DC GHMSI IND65+/1643

## Supporting Document Schedules

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Actuarial Justification		
<b>Comments:</b>		
<b>Attachments:</b>		
File 1643 - Actuarial Memorandum.pdf		
Actuarial Cert - GHMSI DC.pdf		
1643 NAIC Transmittal Doc.pdf		

***Group Hospitalization and Medical Services, Inc. (GHMSI)  
d.b.a. CareFirst BlueCross BlueShield***

**2012 MEDIGAP RATE FILING #1643**

**JURISDICTION: District of Columbia**

**Effective Date: January 1, 2012**

**(NAIC #53007)**

**(FEIN #53-0078070)**

**Actuarial Memorandum**

***Pre-Standardized & Standardized Coverages***

**Blue Cross Blue Shield 65 (BCBS65)**

**Protection 65 (PROT65)**

**Supplement 65 (SUPP65)**

**Supplement 65 Underwritten (SUPP65 UW)**

**Supplement 65 (SUPP65) 2010 Plans**

**Supplement 65 Underwritten (SUPP65 UW) 2010 Plans**

***Form Numbers:***

**Blue Cross Blue Shield 65**

**PRO65-0790**

**Medigap Plan A DC (5/99)**

**Medigap Plan C DC (5/99)**

**Medigap Plan F DC (5/99)**

**Medigap UW Plan C DC (1/01)**

**Medigap UW Plan F DC (1/01)**

**DC/CF/MG PLAN A (6/10)**

**DC/CF/MG PLAN B (6/10)**

**DC/CF/MG PLAN C (6/10)**

**DC/CF/MG PLAN F (6/10)**

**DC/CF/MG PLAN HI DED F (6/10)**

**DC/CF/MG PLAN N (6/10)**

**DC/CF/MG UW PLAN B (6/10)**

**DC/CF/MG UW PLAN C (6/10)**

**DC/CF/MG UW PLAN F (6/10)**

**DC/CF/MG UW PLAN HI DED F (6/10)**

**DC/CF/MG UW PLAN N (6/10)**

Experience through 05/31/2011

## ACTUARIAL MEMORANDUM (Filing # 1643)

This filing pertains to the pre-standardized and the standardized "Individual, Medigap" business of CareFirst BlueCross BlueShield (hereafter CareFirst) for the effective date of 01/01/2012. The proposed changes to premium are summarized below.

BCBS65 and PROT65 augment Medicare benefits are pre-standardized coverages, whereas SUPP A, SUPP B, SUPP C, SUPP F, SUPP N, and High F augment Medicare benefits are standardized coverages. BCBS65 and PROT65 are closed for new sales and the proposed rate increases affect in-force business only. The 1992 SUPP A, SUPP C and SUPP F are also closed for new sales and the proposed rate increases affect in-force business only. The "2010 Plans" for SUPP A, SUPP C, SUPP F, SUPP B, SUPP N, and High F are open to new sales and the proposed rates affect new and existing subscribers.

The experience data shown in this rate filing exclude the 2010 standardized plans, because the 2010 plans had less than one year of experience during the experience period of this rate filing and is not yet credible.

As of 12/31/10, the "Risk-Based Capital" (RBC) percentage for GHMSI and CFMI were 1098% and 667% respectively. Both GHMSI and CFMI own 50/50 of CareFirst Holdings of which the key asset is CareFirst BlueChoice. In 2011, two independent actuarial consultants, Milliman and the Lewin Group, updated their recommended optimal RBC ranges for both legal entities (including their share of CareFirst Holdings) to reflect the impact of Federal Health Care Reform (FHCR). Based on their surplus evaluations, management filed with their respective regulators revised GHMSI and CFMI RBC ranges of 1000-1300% (Board approved) and 1050-1350% (Boards are expected to approve at their September meetings). These ranges have increased significantly over the prior 2008 ranges by 150-250% due to changes and uncertainty posed by FHCR. RBC ratios are calculated on an authorized control level basis.

	<u>May-11 Contracts</u>	<u>Proposed Increase</u>
<b>Pre-Standardized</b>		
BCBS65	205	0.0%
PROT65	82	0.0%
<b>Standardized</b>		
Plan A	24	9.9%
Plan C		
Non-Underwritten	86	9.9%
Underwritten (no discount)	67	9.9%
Underwritten (w/ discount)	9	9.9%
Plan F		
Non-Underwritten	186	0.8%
Underwritten (no discount)	584	0.8%
Underwritten (w/ discount)	164	0.8%
Plan B		
Non-Underwritten	N/A	0.8%
Underwritten (no discount)	N/A	0.8%
Underwritten (w/ discount)	N/A	0.8%
Plan N		
Non-Underwritten	N/A	0.8%
Underwritten (no discount)	N/A	0.8%
Underwritten (w/ discount)	N/A	0.8%
High F		
Non-Underwritten	N/A	0.8%
Underwritten (no discount)	N/A	0.8%
Underwritten (w/ discount)	N/A	0.8%
<b>Composite:</b>	1,407	2.5%

**GHMSI d.b.a. CareFirst BlueCross BlueShield**

**District of Columbia Individual, Over 65 Products**

**Rate Filing #1643 - Actuarial Memorandum**

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**INDIVIDUAL, MEDIGAP BUSINESS  
PRICING PAGE FOR RATES EFFECTIVE 01/01/2012  
DISTRICT OF COLUMBIA**

Experience Period: 04/01/2010 - 03/31/2011 Paid Through 05/31/2011  
Projection Period: 01/01/2012 - 12/31/2012

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Benefit Description	Members as of 05/31/11	Exper. Period Member Months	Exper. Period Ultimate Claims	Exper. Period Claims PMPM	Exper. Period Income	Exper. Period Income PMPM	Exper. Period Loss Ratio	Claims Annual Trend Assmptn	21.1 Months Trend Factor	Proj Per Ultimate Claims	Needed Income during Proj Per	2011 Increase	Income Adjustment Factors	Income Adjusted to Current Rate Level	Needed Increase	Proposed Increase
<b>PRE-STANDARD PRODUCTS</b>																
BCBS 65 DC	205	2,744	\$408,749	\$148.96	\$627,991	\$228.86	65.1%	1.0500	1.0896	\$445,363	\$618,110	0.0%	1.0000	\$627,991	-1.6%	0.0%
PROT 65 DC	82	1,065	\$126,092	\$118.40	\$288,688	\$271.07	43.7%	1.0500	1.0896	\$137,387	\$190,677	0.0%	1.0000	\$288,688	-34.0%	0.0%
<b>Pre-Standardized Subtotal</b>	<b>287</b>	<b>3,809</b>	<b>\$534,841</b>	<b>\$140.42</b>	<b>\$916,679</b>	<b>\$240.66</b>	<b>58.3%</b>	<b>1.0500</b>	<b>1.0896</b>	<b>\$582,751</b>	<b>\$808,787</b>		<b>1.0000</b>	<b>\$916,679</b>	<b>-11.8%</b>	<b>0.0%</b>
<b>STANDARDIZED PRODUCTS</b>																
SUPP65 A Disabled	5	72	\$59,950	\$832.64	\$34,988	\$485.94	171.3%	1.0800	1.1449	\$68,638	\$95,261	9.5%	1.0741	\$37,581	153.5%	9.9%
SUPP65 A Non-Disabled	19	249	\$40,162	\$161.29	\$99,936	\$401.35	40.2%	1.0800	1.1449	\$45,981	\$63,817	9.5%	1.0713	\$107,059	-40.4%	9.9%
<b>SUPP65 A SUBTOTAL</b>	<b>24</b>	<b>321</b>	<b>\$100,112</b>	<b>\$311.88</b>	<b>\$134,924</b>	<b>\$420.32</b>	<b>74.2%</b>	<b>1.0800</b>	<b>1.1449</b>	<b>\$114,619</b>	<b>\$159,077</b>		<b>1.0720</b>	<b>\$144,641</b>	<b>10.0%</b>	<b>9.9%</b>
SUPP65 C Disabled	33	526	\$397,558	\$755.81	\$245,241	\$466.24	162.1%	1.0800	1.1449	\$455,167	\$631,717	9.5%	1.0727	\$263,079	140.1%	9.9%
SUPP65 C Non-Disabled Underwritten	67	806	\$180,932	\$224.48	\$164,454	\$204.04	110.0%	1.0800	1.1449	\$207,150	\$287,500	9.5%	1.0708	\$176,101	63.3%	9.9%
SUPP65 C Non-Disabled U/W w/ EE discount	9	205	\$30,228	\$147.45	\$32,969	\$160.82	91.7%	1.0800	1.1449	\$34,608	\$48,032	9.5%	1.0708	\$35,304	36.1%	9.9%
SUPP65 C Non-Disabled Non-Underwritten	53	730	\$204,941	\$280.74	\$288,378	\$395.04	71.1%	1.0800	1.1449	\$234,639	\$325,650	9.5%	1.0715	\$309,005	5.4%	9.9%
<b>SUPP65 C Non-Disabled Subtotal</b>	<b>129</b>	<b>1,741</b>	<b>\$416,101</b>	<b>\$239.00</b>	<b>\$485,801</b>	<b>\$279.04</b>	<b>85.7%</b>	<b>1.0800</b>	<b>1.1449</b>	<b>\$476,397</b>	<b>\$661,181</b>		<b>1.0712</b>	<b>\$520,410</b>	<b>27.1%</b>	<b>9.9%</b>
<b>SUPP65 C SUBTOTAL</b>	<b>162</b>	<b>2,267</b>	<b>\$813,659</b>	<b>\$358.91</b>	<b>\$731,042</b>	<b>\$322.47</b>	<b>111.3%</b>	<b>1.0800</b>	<b>1.1449</b>	<b>\$931,564</b>	<b>\$1,292,898</b>		<b>1.0717</b>	<b>\$783,489</b>	<b>65.0%</b>	<b>9.9%</b>
SUPP65 F Disabled	2	24	\$6,580	\$274.18	\$15,951	\$664.64	41.3%	1.0800	1.1449	\$7,534	\$10,456	6.6%	1.0487	\$16,729	-37.5%	0.8%
SUPP65 F Non-Disabled Underwritten	584	6,768	\$865,633	\$127.90	\$1,331,671	\$196.76	65.0%	1.0800	1.1449	\$991,069	\$1,375,484	6.6%	1.0491	\$1,397,064	-1.5%	0.8%
SUPP65 F Non-Disabled UW w/ EE discount	164	2,659	\$270,776	\$101.83	\$439,991	\$165.47	61.5%	1.0800	1.1449	\$310,013	\$430,261	6.6%	1.0491	\$461,597	-6.8%	0.8%
SUPP65 F Non-Disabled Non-Underwritten	184	2,364	\$429,812	\$181.82	\$880,714	\$372.55	48.8%	1.0800	1.1449	\$492,094	\$682,968	6.6%	1.0493	\$924,145	-26.1%	0.8%
<b>SUPP65 F Non-Disabled Subtotal</b>	<b>932</b>	<b>11,791</b>	<b>\$1,566,220</b>	<b>\$132.83</b>	<b>\$2,652,376</b>	<b>\$224.95</b>	<b>59.0%</b>	<b>1.0800</b>	<b>1.1449</b>	<b>\$1,793,176</b>	<b>\$2,488,712</b>		<b>1.0492</b>	<b>\$2,782,806</b>	<b>-10.6%</b>	<b>0.8%</b>
<b>SUPP65 F SUBTOTAL</b>	<b>934</b>	<b>11,815</b>	<b>\$1,572,800</b>	<b>\$133.12</b>	<b>\$2,668,327</b>	<b>\$225.84</b>	<b>58.9%</b>	<b>1.0800</b>	<b>1.1449</b>	<b>\$1,800,710</b>	<b>\$2,499,168</b>		<b>1.0491</b>	<b>\$2,799,535</b>	<b>-10.7%</b>	<b>0.8%</b>
<b>Disabled Subtotal</b>	<b>40</b>	<b>622</b>	<b>\$464,089</b>	<b>\$746.12</b>	<b>\$296,180</b>	<b>\$476.17</b>	<b>156.7%</b>	<b>1.0800</b>	<b>1.1449</b>	<b>\$531,339</b>	<b>\$737,434</b>			<b>\$317,389</b>	<b>132.3%</b>	<b>9.4%</b>
<b>Standardized Subtotal</b>	<b>1,120</b>	<b>14,403</b>	<b>\$2,486,572</b>	<b>\$172.64</b>	<b>\$3,534,293</b>	<b>\$245.39</b>	<b>70.4%</b>	<b>1.0800</b>	<b>1.1449</b>	<b>\$2,846,893</b>	<b>\$3,951,144</b>		<b>1.0552</b>	<b>\$3,727,664</b>	<b>6.0%</b>	<b>3.1%</b>
<b>Underwritten Subtotal</b>	<b>824</b>	<b>10,438</b>	<b>\$1,347,568</b>	<b>\$129.10</b>	<b>\$1,969,085</b>	<b>\$188.65</b>	<b>68.4%</b>	<b>1.0800</b>	<b>1.1449</b>	<b>\$1,542,840</b>	<b>\$2,141,275</b>		<b>1.0513</b>	<b>\$2,070,066</b>	<b>3.4%</b>	<b>1.7%</b>
<b>DC SUBTOTAL:</b>	<b>1,407</b>	<b>18,212</b>	<b>\$3,021,413</b>	<b>\$165.90</b>	<b>\$4,450,972</b>	<b>\$244.40</b>	<b>67.9%</b>	<b>1.0738</b>	<b>1.1334</b>	<b>\$3,429,643</b>	<b>\$4,759,931</b>		<b>1.0428</b>	<b>\$4,644,343</b>	<b>2.5%</b>	<b>2.5%</b>

**GHMSI d.b.a.**  
**CareFirst BlueCross BlueShield**  
**INDIVIDUAL, MEDIGAP BUSINESS**  
**DERIVATION OF DESIRED INCURRED CLAIMS RATIO FOR YR. 2012**

Income = Proj Clms + Admin Costs + Assessment Fees & Taxes  
+ Broker Commissions + Contrib to Reserve - Investmt Income Credit

		<u>%</u>
2012 Projected Claims	\$3,429,643	<b>72.1%</b>
Admin Costs =	\$1,064,238	22.4%
Broker Commissions =	\$121,192	2.5%
Contrib to Reserve	\$38,079	0.8%
Invst Income Credit	(\$5)	0.0%
Premium Tax	\$95,199	2.0%
Assessment Fees	\$2,064	0.0%
Federal Taxes	\$9,520	0.2%
	\$4,759,931	100.0%
 Jurisdiction Calc'd LR = Projected Claims/Income =	 <b>72.1%</b>	 <b>72.1%</b>

**GHMSI d.b.a. CareFirst BlueCross BlueShield**  
**Trend Analysis for Rates Effective 01/01/2012**  
**District of Columbia**

Yr-Mo	Pre-Standardized			Standardized			DC Total			STD Weighted		
	Annual Claims PMPM	3-month Claims Trend	12-month Claims Trend	Annual Claims PMPM	3-month Claims Trend	12-month Claims Trend	Annual Claims PMPM	3-month Claims Trend	12-month Claims Trend	Annual Claims PMPM	3-month Claims Trend	12-month Claims Trend
200601	\$137.69	26.3%	32.3%	\$168.22	-16.2%	-5.0%	\$155.08	-0.5%	9.3%	\$182.88	-6.4%	5.0%
200602	\$138.04	14.4%	35.9%	\$165.01	-21.6%	-7.3%	\$153.53	-8.3%	8.6%	\$182.01	-13.4%	2.4%
200603	\$123.33	-22.3%	4.8%	\$163.53	-13.9%	-7.8%	\$146.60	-17.1%	-1.6%	\$184.00	-6.4%	1.1%
200604	\$118.68	-38.9%	-2.6%	\$158.13	-22.1%	-12.8%	\$141.68	-28.7%	-7.6%	\$167.59	-12.9%	-4.4%
200605	\$120.89	-32.7%	-1.5%	\$155.96	-20.3%	-13.9%	\$141.50	-25.6%	-8.0%	\$166.42	-9.1%	-6.3%
200606	\$121.23	-6.4%	-0.7%	\$146.87	-34.1%	-18.7%	\$136.44	-24.3%	-11.1%	\$161.99	-21.4%	-8.9%
200607	\$118.69	-1.3%	-5.0%	\$149.57	-19.4%	-15.6%	\$137.13	-12.2%	-10.5%	\$178.11	-10.2%	-8.2%
200608	\$117.98	-13.3%	-7.5%	\$148.70	-16.2%	-15.2%	\$136.46	-13.2%	-11.2%	\$160.22	0.5%	-4.0%
200609	\$119.26	-10.1%	-7.8%	\$147.32	0.9%	-15.9%	\$136.28	-0.5%	-11.8%	\$164.88	12.6%	-5.6%
200610	\$118.61	-3.6%	-8.7%	\$149.70	-0.3%	-14.8%	\$137.64	1.5%	-11.3%	\$187.70	17.8%	-6.2%
200611	\$116.12	-8.3%	-12.9%	\$149.64	2.1%	-14.5%	\$136.83	1.1%	-12.6%	\$165.19	10.6%	-4.7%
200612	\$116.15	-12.3%	-13.9%	\$154.99	21.4%	-8.7%	\$140.32	12.3%	-9.3%	\$166.68	31.4%	1.3%
200701	\$113.07	-11.3%	-17.9%	\$157.22	19.8%	-6.5%	\$140.79	8.8%	-9.2%	\$176.42	27.1%	1.9%
200702	\$113.16	-6.8%	-18.0%	\$158.25	23.5%	-4.1%	\$141.67	14.0%	-7.7%	\$180.63	30.3%	4.3%
200703	\$111.96	-8.9%	-9.2%	\$158.72	8.6%	-2.9%	\$141.75	3.8%	-3.3%	\$182.48	16.1%	7.3%
200704	\$111.76	-4.8%	-5.8%	\$162.12	14.0%	2.5%	\$144.04	9.9%	1.7%	\$192.71	24.3%	12.9%
200705	\$108.90	-11.8%	-9.9%	\$163.63	15.4%	4.9%	\$144.22	7.4%	1.9%	\$196.75	32.9%	16.5%
200706	\$108.58	-10.9%	-10.4%	\$164.99	20.3%	12.3%	\$145.24	11.0%	6.4%	\$209.14	33.2%	22.7%
200707	\$109.91	-7.5%	-7.4%	\$163.31	4.2%	9.2%	\$144.87	2.5%	5.6%	\$195.55	12.0%	18.0%
200708	\$110.18	3.2%	-6.6%	\$163.59	0.4%	10.0%	\$145.38	3.5%	6.5%	\$200.48	8.4%	17.6%
200709	\$110.09	4.6%	-7.7%	\$162.70	-5.3%	10.4%	\$145.02	-0.7%	6.4%	\$201.95	0.8%	17.9%
200710	\$112.72	9.9%	-5.0%	\$160.50	-6.7%	7.2%	\$144.61	-0.9%	5.1%	\$192.60	-2.0%	13.4%
200711	\$112.04	6.4%	-3.5%	\$160.97	-6.3%	7.6%	\$144.88	-1.6%	5.9%	\$193.68	-1.0%	13.9%
200712	\$111.12	2.8%	-4.3%	\$158.28	-10.4%	2.1%	\$143.00	-5.6%	1.9%	\$184.87	-5.1%	7.5%
200801	\$108.52	-11.1%	-4.0%	\$158.60	-4.7%	0.9%	\$142.56	-5.1%	1.3%	\$178.15	-0.4%	5.8%
200802	\$110.29	-4.4%	-2.5%	\$160.59	-1.5%	1.5%	\$144.69	-0.5%	2.1%	\$190.75	4.7%	8.6%
200803	\$109.06	-4.3%	-2.6%	\$160.67	4.6%	1.2%	\$144.56	3.9%	2.0%	\$185.33	11.7%	6.0%
200804	\$108.81	1.1%	-2.6%	\$159.69	2.2%	-1.5%	\$144.08	4.2%	0.0%	\$186.89	9.0%	3.9%
200805	\$108.32	-6.6%	-0.5%	\$160.54	-0.5%	-1.9%	\$144.76	0.2%	0.4%	\$195.49	5.2%	3.2%
200806	\$109.03	-0.6%	0.4%	\$161.83	3.0%	-1.9%	\$146.08	4.3%	0.6%	\$182.21	12.0%	3.9%
200807	\$120.88	49.6%	10.0%	\$161.38	4.9%	-1.2%	\$149.48	16.2%	3.2%	\$199.67	8.9%	3.6%
200808	\$120.67	51.6%	9.5%	\$161.12	1.8%	-1.5%	\$149.41	13.7%	2.8%	\$196.05	7.2%	3.4%
200809	\$119.53	42.6%	8.6%	\$163.11	4.0%	0.3%	\$150.67	13.7%	3.9%	\$198.90	9.7%	5.5%
200810	\$119.33	-8.5%	5.9%	\$163.43	5.8%	1.8%	\$151.02	4.5%	4.4%	\$208.56	12.9%	7.1%
200811	\$117.57	-14.1%	4.9%	\$166.94	16.2%	3.7%	\$153.26	11.5%	5.8%	\$249.39	24.1%	8.2%
200812	\$121.04	3.6%	8.9%	\$169.40	16.7%	7.0%	\$156.16	16.1%	9.2%	\$233.29	26.1%	12.0%
200901	\$120.77	4.9%	11.3%	\$170.05	15.4%	7.2%	\$156.75	15.1%	10.0%	\$225.43	23.5%	11.9%
200902	\$120.23	9.8%	9.0%	\$173.11	13.9%	7.8%	\$159.03	14.9%	9.9%	\$211.74	17.4%	11.1%
200903	\$122.30	4.9%	12.1%	\$178.55	19.6%	11.1%	\$163.78	18.7%	13.3%	\$216.69	23.0%	13.7%
200904	\$121.38	0.3%	11.6%	\$180.90	25.7%	13.3%	\$165.48	23.3%	14.9%	\$222.90	28.2%	15.8%
200905	\$120.44	-1.6%	11.2%	\$182.05	21.5%	13.4%	\$166.27	19.5%	14.9%	\$244.33	25.9%	17.2%
200906	\$120.64	-9.6%	10.6%	\$184.67	15.3%	14.1%	\$168.48	12.7%	15.3%	\$235.05	18.0%	17.2%
200907	\$109.53	-29.5%	-9.4%	\$186.97	15.8%	15.9%	\$167.63	5.4%	12.1%	\$255.43	19.7%	20.9%
200908	\$108.31	-30.8%	-10.2%	\$188.23	16.1%	16.8%	\$168.52	5.7%	12.8%	\$249.05	19.1%	20.8%
200909	\$109.70	-28.8%	-8.2%	\$188.81	11.1%	15.8%	\$169.54	2.6%	12.5%	\$273.95	15.9%	22.0%
200910	\$110.78	3.3%	-7.2%	\$190.45	9.0%	16.5%	\$171.28	9.8%	13.4%	\$255.59	11.3%	19.8%
200911	\$112.65	16.9%	-4.2%	\$187.35	-1.7%	12.2%	\$169.61	2.7%	10.7%	\$263.50	4.1%	17.0%
200912	\$110.70	3.6%	-8.5%	\$186.81	-4.2%	10.3%	\$168.95	-1.6%	8.2%	\$254.08	2.4%	14.1%
201001	\$115.67	18.5%	-4.2%	\$187.66	-5.7%	10.4%	\$170.96	-0.7%	9.1%	\$232.48	3.5%	14.3%
201002	\$118.34	20.5%	-1.6%	\$183.41	-8.0%	6.0%	\$168.47	-2.5%	5.9%	\$267.17	-5.0%	10.3%
201003	\$121.47	36.7%	-0.7%	\$182.53	-8.2%	2.2%	\$168.64	-0.4%	3.0%	\$288.11	1.1%	9.2%
201004	\$122.87	26.8%	1.2%	\$182.21	-10.6%	0.7%	\$168.86	-4.4%	2.0%	\$239.52	-6.7%	4.3%
201005	\$125.59	27.2%	4.3%	\$185.11	3.3%	1.7%	\$171.87	8.0%	3.4%	\$240.57	9.7%	5.7%
201006	\$128.14	25.1%	6.2%	\$183.39	1.9%	-0.7%	\$171.23	6.4%	1.6%	\$256.34	7.5%	4.3%
201007	\$128.30	19.1%	17.1%	\$182.14	-0.2%	-2.6%	\$170.40	3.7%	1.6%	\$259.62	4.8%	2.0%
201008	\$133.00	26.9%	22.8%	\$180.97	-9.4%	-3.9%	\$170.58	-3.6%	1.2%	\$271.21	-3.7%	1.9%
201009	\$136.67	31.0%	24.6%	\$181.63	-4.5%	-3.8%	\$171.96	1.3%	1.4%	\$252.06	-0.1%	0.7%
201010	\$139.66	43.0%	26.1%	\$179.71	-5.9%	-5.6%	\$171.15	1.4%	-0.1%	\$247.13	-1.5%	-1.1%
201011	\$141.29	28.5%	25.4%	\$180.03	-2.8%	-3.9%	\$171.78	2.3%	1.3%	\$245.57	2.9%	-0.2%
201012	\$144.88	27.5%	30.9%	\$178.18	-9.0%	-4.6%	\$171.12	-3.2%	1.3%	\$234.36	-3.2%	-1.0%
201101	\$139.29	-0.3%	20.4%	\$175.57	-9.3%	-6.4%	\$167.92	-7.5%	-1.8%	\$211.92	-3.9%	-3.6%
201102	\$141.37	2.0%	19.5%	\$177.35	-6.0%	-3.3%	\$169.79	-4.4%	0.8%	\$236.72	-0.6%	1.3%
201103	\$140.42	-7.0%	15.6%	\$172.64	-10.3%	-5.4%	\$165.90	-9.5%	-1.6%	\$207.21	-1.0%	0.0%

**GHMSI d.b.a. CareFirst BlueCross BlueShield**  
**Trend Analysis for Rates Effective 01/01/2012**  
**GHMSI Total (Md, VA, DC)**

Yr-Mo	Pre-STD				STD				Pre-STD and STD GHMSI				Claims Weighted STD			
	3-month Claims PMPM	Annual Claims PMPM	3-month Claims Trend	12-month Claims Trend	3-month Claims PMPM	Annual Claims PMPM	3-month Claims Trend	12-month Claims Trend	3-month Claims PMPM	Annual Claims PMPM	3-month Claims Trend	12-month Claims Trend	3-month Claims PMPM	Annual Claims PMPM	3-month Claims Trend	12-month Claims Trend
200601	\$125.24	\$122.46	8.4%	15.0%	\$209.87	\$208.47	3.2%	6.2%	\$148.96	\$146.11	-4.3%	7.8%	\$196.41	\$190.96	-11.0%	2.4%
200602	\$129.93	\$124.08	10.6%	16.9%	\$212.35	\$209.43	3.8%	6.3%	\$152.05	\$146.86	6.9%	8.2%	\$205.35	\$200.69	6.0%	2.2%
200603	\$140.76	\$120.15	-1.3%	7.7%	\$228.28	\$209.28	5.0%	5.8%	\$164.28	\$144.85	1.1%	4.1%	\$228.47	\$206.90	5.9%	1.8%
200604	\$121.50	\$119.42	-8.5%	6.1%	\$206.47	\$206.90	-2.9%	2.8%	\$144.38	\$143.67	-6.2%	1.8%	\$203.65	\$199.66	-1.2%	-1.1%
200605	\$122.51	\$120.33	-10.3%	5.8%	\$209.66	\$208.30	-2.0%	2.8%	\$146.93	\$144.74	-5.3%	1.6%	\$222.07	\$207.74	4.0%	-1.3%
200606	\$115.85	\$121.21	2.9%	6.9%	\$201.89	\$205.59	-6.8%	-0.5%	\$139.61	\$144.12	-2.2%	1.0%	\$205.85	\$204.74	-1.9%	-2.4%
200607	\$112.33	\$118.38	-4.1%	2.1%	\$220.23	\$211.22	8.7%	2.7%	\$142.36	\$144.37	1.9%	0.3%	\$229.87	\$216.68	10.4%	0.6%
200608	\$107.12	\$118.46	-7.4%	1.0%	\$222.32	\$211.26	6.0%	5.2%	\$140.22	\$144.45	-1.0%	0.7%	\$210.01	\$201.56	8.6%	1.5%
200609	\$107.18	\$117.03	-13.8%	-2.1%	\$217.94	\$209.27	7.4%	2.2%	\$138.87	\$142.83	-3.7%	-2.3%	\$216.39	\$207.57	8.5%	-0.9%
200610	\$106.56	\$116.71	-6.7%	-2.7%	\$208.74	\$211.29	0.0%	2.2%	\$136.20	\$143.05	-3.9%	-3.2%	\$218.58	\$217.54	2.3%	-1.5%
200611	\$108.16	\$117.30	-5.0%	-3.1%	\$205.51	\$212.45	2.0%	2.4%	\$134.96	\$143.64	-2.6%	-0.5%	\$196.45	\$203.43	0.9%	4.3%
200612	\$104.80	\$117.67	0.6%	-3.0%	\$209.09	\$214.42	10.1%	3.6%	\$136.64	\$144.99	6.2%	0.2%	\$192.18	\$198.25	12.0%	5.5%
200701	\$129.73	\$117.43	3.6%	-4.1%	\$232.09	\$216.76	10.6%	4.0%	\$159.10	\$145.45	6.8%	-0.4%	\$203.30	\$190.92	12.2%	4.3%
200702	\$127.56	\$116.24	-1.8%	-6.3%	\$236.73	\$218.38	11.5%	4.3%	\$159.30	\$145.28	4.8%	-1.1%	\$213.58	\$203.01	11.8%	5.4%
200703	\$136.69	\$115.83	-2.9%	-3.6%	\$250.80	\$219.46	9.9%	4.9%	\$166.79	\$145.32	1.5%	0.3%	\$228.83	\$206.14	7.3%	6.1%
200704	\$114.89	\$115.72	-5.4%	-3.1%	\$231.21	\$222.90	12.0%	7.7%	\$147.11	\$146.13	1.9%	1.7%	\$214.71	\$207.85	10.8%	8.0%
200705	\$116.99	\$114.71	-4.5%	-4.7%	\$240.35	\$225.87	14.6%	8.4%	\$150.55	\$146.14	2.5%	1.0%	\$220.34	\$206.87	12.1%	7.8%
200706	\$111.54	\$114.82	-3.7%	-5.3%	\$236.16	\$228.06	17.0%	10.9%	\$146.05	\$146.97	4.6%	2.0%	\$212.41	\$208.92	12.8%	9.4%
200707	\$112.78	\$115.97	0.4%	-2.0%	\$232.85	\$225.97	5.7%	7.0%	\$145.42	\$146.93	2.2%	1.8%	\$215.77	\$210.32	6.4%	6.7%
200708	\$109.35	\$115.54	2.1%	-2.5%	\$230.65	\$227.94	3.7%	7.9%	\$143.17	\$146.94	2.1%	1.7%	\$211.64	\$208.52	4.4%	6.6%
200709	\$105.43	\$114.70	-1.6%	-2.0%	\$225.56	\$230.16	3.5%	10.0%	\$138.77	\$147.05	-0.1%	3.0%	\$214.16	\$214.05	3.1%	8.0%
200710	\$106.16	\$116.20	-0.4%	-0.4%	\$232.26	\$232.10	11.3%	9.8%	\$142.25	\$148.57	4.4%	3.9%	\$224.11	\$217.51	9.4%	8.5%
200711	\$108.70	\$115.94	0.5%	-1.2%	\$225.23	\$233.41	9.6%	9.9%	\$140.37	\$148.44	4.0%	3.3%	\$224.34	\$223.00	10.8%	8.8%
200712	\$107.83	\$115.79	2.9%	-1.6%	\$219.82	\$233.45	5.1%	8.9%	\$138.41	\$147.63	1.3%	1.8%	\$209.77	\$216.04	4.5%	6.8%
200801	\$122.32	\$113.93	-5.7%	-3.0%	\$235.63	\$232.95	1.5%	7.5%	\$153.80	\$147.12	-3.3%	1.1%	\$209.35	\$204.13	1.1%	6.0%
200802	\$128.03	\$115.62	0.4%	-0.5%	\$247.48	\$235.93	4.5%	8.0%	\$161.61	\$148.89	1.4%	2.5%	\$228.73	\$216.85	5.8%	7.1%
200803	\$139.03	\$115.59	1.7%	-0.2%	\$267.47	\$237.06	6.6%	8.0%	\$175.02	\$149.48	4.9%	2.9%	\$242.43	\$213.04	9.5%	6.5%
200804	\$129.68	\$117.41	12.9%	1.5%	\$247.57	\$236.97	7.1%	6.3%	\$160.69	\$150.48	9.2%	3.0%	\$226.22	\$215.81	9.6%	6.2%
200805	\$126.37	\$117.79	8.0%	2.7%	\$245.59	\$237.12	2.2%	5.0%	\$157.87	\$150.69	4.9%	3.1%	\$224.70	\$217.36	4.8%	5.5%
200806	\$121.48	\$118.09	8.9%	2.8%	\$232.38	\$236.16	-1.6%	3.6%	\$152.09	\$151.00	4.1%	2.7%	\$208.72	\$210.11	4.7%	5.1%
200807	\$126.00	\$120.67	11.7%	4.1%	\$233.97	\$237.31	0.5%	5.0%	\$153.38	\$152.47	5.5%	3.8%	\$217.53	\$219.04	4.9%	6.4%
200808	\$119.45	\$120.46	9.2%	4.3%	\$228.12	\$236.61	-1.1%	3.8%	\$149.60	\$152.33	4.5%	3.7%	\$211.49	\$216.10	4.4%	6.0%
200809	\$121.26	\$122.29	15.0%	6.6%	\$235.64	\$238.80	4.5%	3.8%	\$150.27	\$153.94	8.3%	4.7%	\$215.35	\$219.61	6.2%	5.8%
200810	\$115.29	\$123.44	8.6%	6.2%	\$245.13	\$240.55	5.5%	3.6%	\$150.01	\$154.49	5.5%	4.0%	\$220.58	\$220.25	5.0%	4.7%
200811	\$118.46	\$123.24	9.0%	6.3%	\$252.87	\$243.54	12.3%	4.3%	\$151.16	\$155.09	7.7%	4.5%	\$244.35	\$239.20	7.7%	5.4%
200812	\$119.65	\$125.63	11.0%	8.5%	\$255.52	\$247.81	16.2%	6.2%	\$149.84	\$156.87	8.3%	6.3%	\$238.94	\$236.47	9.1%	6.6%
200901	\$131.37	\$125.62	7.4%	10.3%	\$266.09	\$248.09	12.9%	6.5%	\$160.93	\$156.25	4.6%	6.2%	\$223.74	\$213.64	4.1%	5.1%
200902	\$138.29	\$125.47	8.0%	8.5%	\$273.84	\$249.86	10.7%	5.9%	\$170.02	\$157.09	5.2%	5.5%	\$239.49	\$220.64	5.9%	5.3%
200903	\$153.42	\$128.48	10.4%	11.1%	\$296.13	\$254.30	10.7%	7.3%	\$186.26	\$159.42	6.4%	6.6%	\$258.72	\$224.10	7.4%	5.9%
200904	\$138.07	\$127.42	6.5%	8.5%	\$286.88	\$257.45	15.9%	8.6%	\$176.53	\$160.06	9.9%	6.4%	\$248.65	\$223.27	13.7%	6.4%
200905	\$133.50	\$127.11	5.6%	7.9%	\$280.89	\$258.34	14.4%	9.0%	\$169.60	\$159.94	7.4%	6.1%	\$249.42	\$232.17	10.9%	6.8%
200906	\$119.92	\$128.39	-1.3%	8.7%	\$265.73	\$262.76	14.3%	11.3%	\$159.94	\$161.42	5.2%	6.9%	\$233.93	\$229.39	9.9%	7.4%
200907	\$122.01	\$126.53	-3.2%	4.9%	\$269.93	\$266.60	15.4%	12.3%	\$160.25	\$161.82	4.5%	6.1%	\$242.88	\$237.94	10.6%	8.7%
200908	\$119.89	\$127.51	0.4%	5.9%	\$269.93	\$269.11	18.3%	13.7%	\$160.80	\$162.82	7.5%	6.9%	\$236.27	\$233.83	11.6%	8.5%
200909	\$113.84	\$126.91	-6.1%	3.8%	\$272.27	\$272.27	15.5%	14.0%	\$157.61	\$163.38	4.9%	6.1%	\$242.59	\$241.61	11.5%	9.4%
200910	\$110.21	\$125.76	-4.4%	1.9%	\$269.22	\$272.99	9.8%	13.5%	\$156.69	\$163.63	4.5%	5.9%	\$226.76	\$230.75	9.0%	8.7%
200911	\$108.61	\$125.52	-8.3%	1.9%	\$269.14	\$273.50	6.4%	12.3%	\$152.98	\$163.43	1.2%	5.4%	\$238.06	\$245.46	6.8%	8.7%
200912	\$107.63	\$124.34	-10.0%	-1.0%	\$263.12	\$274.57	3.0%	10.8%	\$150.05	\$163.61	0.1%	4.3%	\$230.74	\$244.66	6.8%	8.8%
201001	\$139.86	\$127.59	6.5%	1.6%	\$279.00	\$276.32	4.8%	11.4%	\$169.08	\$165.68	5.1%	6.0%	\$221.87	\$223.91	7.8%	9.9%
201002	\$154.28	\$128.91	11.6%	2.7%	\$277.02	\$274.26	1.2%	9.8%	\$174.25	\$164.40	2.5%	4.7%	\$240.61	\$240.21	0.4%	7.6%
201003	\$172.75	\$128.03	12.6%	-0.4%	\$307.31	\$276.80	3.8%	8.8%	\$195.19	\$165.57	4.8%	3.9%	\$259.23	\$234.26	3.0%	7.6%
201004	\$151.32	\$130.39	9.6%	2.3%	\$297.29	\$278.62	3.6%	8.2%	\$185.53	\$167.76	5.1%	4.8%	\$245.38	\$227.09	4.1%	7.3%
201005	\$156.89	\$134.25	17.5%	5.6%	\$311.34	\$281.52	10.8%	9.0%	\$197.07	\$171.05	16.2%	6.9%	\$262.89	\$232.70	17.1%	9.2%
201006	\$153.00	\$136.06	27.6%	6.0%	\$286.11	\$281.95	7.7%	7.3%	\$183.62	\$171.41	14.8%	6.2%	\$257.79	\$248.09	10.8%	7.8%
201007	\$152.24	\$137.76	24.8%	8.9%	\$282.75	\$281.89	4.7%	5.7%	\$177.27	\$172.00	10.6%	6.3%	\$250.75	\$245.15	6.7%	7.0%
201008	\$153.18	\$142.58	27.8%	11.8%	\$283.90	\$285.13	5.2%	6.0%	\$174.01	\$174.41	8.2%	7.1%	\$243.44	\$243.50	2.9%	7.0%
201009	\$160.32	\$147.81	40.8%	16.5%	\$294.74	\$287.58	8.3%	5.6%	\$177.91	\$176.55	12.9%	8.1%	\$251.16	\$247.86	5.7%	6.5%
201010	\$173.56	\$153.72	57.5%	22.2%	\$294.52	\$288.26	9.4%	5.6%	\$179.64	\$177.82	14.6%	8.7%	\$239.37	\$240.77	4.3%	5.6%
201011	\$162.89	\$156.71	50.0%	24.8%	\$285.71	\$289.52	6.2%	5.9%	\$170.07	\$178.96	11.2%	9.5%	\$230.43	\$241.65	2.5%	5.7%
201012	\$156.86	\$161.00	45.7%	29.5%	\$270.06	\$290.00	2.6%	5.6%	\$163.15	\$180.29	8.7%	10.2%	\$225.45	\$246.97	0.5%	5.1%
201101	\$166.00	\$160.46	18.7%	25.8%	\$266.52	\$285.66	-4.5%	3.4%	\$172.44	\$178.84	2.0%	7.9%	\$202.94	\$215.11	-1.0%	3.3%
201102	\$179.63	\$162.77	16.4%	26.3%	\$266.52	\$287.56	-3.8%	4.9%	\$182.12	\$180.96	4.5%	10.1%	\$217.35	\$226.24	3.3%	6.5%
201103	\$193.98	\$165.45	12.3%	29.2%	\$266.13	\$279.81	-13.4%	1.1%	\$193.07	\$179.34	-1.1%	8.3%	\$217.49	\$216.24	-3.2%	3.1%



**INDIVIDUAL, MEDIGAP BUSINESS  
PRE-STANDARDIZED AND STANDARDIZED PRODUCTS  
DISTRICT OF COLUMBIA SUBSCRIBERS**

DATE	CONTRACTS	EARNED PREMIUM	INCURRED CLAIMS	COMPLETION FACTORS	ULTIMATE CLAIMS	R12 LOSS RATIO	MONTHLY L/R	R12 CLAIMS PER MEMBER PER MONTH	R12 CLAIMS TREND	R3 CLAIMS PMPM	R3 CLAIMS TREND	R12 PREMIUM PER MEMBER PER MONTH	R12 PREMIUM CHANGE
200601	1,757	\$388,938	\$331,421	1.0000	\$331,421	73.7%	85.2%	\$155.08	9.3%	\$147.81	-0.5%	\$210.44	-5.6%
200602	1,713	\$376,332	\$199,362	1.0000	\$199,362	72.8%	53.0%	\$153.53	8.6%	\$139.08	-8.3%	\$210.84	-5.0%
200603	1,651	\$360,961	\$258,998	1.0000	\$258,998	69.4%	71.8%	\$146.60	-1.6%	\$154.22	-17.1%	\$211.33	-4.3%
200604	1,665	\$366,230	\$208,357	1.0000	\$208,357	66.9%	56.9%	\$141.68	-7.6%	\$132.57	-28.7%	\$211.87	-3.6%
200605	1,696	\$364,839	\$230,173	1.0000	\$230,173	66.7%	63.1%	\$141.50	-8.0%	\$139.17	-25.6%	\$212.23	-2.9%
200606	1,709	\$367,216	\$202,444	1.0000	\$202,444	64.2%	55.1%	\$136.44	-11.1%	\$126.42	-24.3%	\$212.59	-2.2%
200607	1,663	\$359,503	\$229,203	1.0000	\$229,203	64.3%	63.8%	\$137.13	-10.5%	\$130.59	-12.2%	\$213.19	-1.4%
200608	1,689	\$361,754	\$233,122	1.0000	\$233,122	63.8%	64.4%	\$136.46	-11.2%	\$131.35	-13.2%	\$213.76	-0.5%
200609	1,698	\$363,092	\$218,916	1.0000	\$218,916	63.6%	60.3%	\$136.28	-11.8%	\$134.90	-0.5%	\$214.27	0.3%
200610	1,741	\$367,869	\$261,269	1.0000	\$261,269	64.1%	71.0%	\$137.64	-11.3%	\$139.10	1.5%	\$214.70	1.2%
200611	1,681	\$355,001	\$224,614	1.0000	\$224,614	63.6%	63.3%	\$136.83	-12.6%	\$137.66	1.1%	\$215.09	1.9%
200612	1,688	\$357,211	\$257,825	1.0000	\$257,825	65.1%	72.2%	\$140.32	-9.3%	\$145.54	12.3%	\$215.66	2.8%
200701	1,693	\$370,712	\$331,899	1.0000	\$331,899	65.3%	89.5%	\$140.79	-9.2%	\$160.87	8.8%	\$215.44	2.4%
200702	1,679	\$365,325	\$212,493	1.0000	\$212,493	65.8%	58.2%	\$141.67	-7.7%	\$158.54	14.0%	\$215.26	2.1%
200703	1,681	\$365,589	\$264,824	1.0000	\$264,824	65.9%	72.4%	\$141.75	-3.3%	\$160.15	3.8%	\$215.17	1.8%
200704	1,648	\$359,521	\$252,384	1.0000	\$252,384	67.0%	70.2%	\$144.04	1.7%	\$145.71	9.9%	\$215.02	1.5%
200705	1,680	\$363,695	\$231,546	1.0000	\$231,546	67.0%	63.7%	\$144.22	1.9%	\$149.48	7.4%	\$215.14	1.4%
200706	1,673	\$355,866	\$217,773	1.0000	\$217,773	67.6%	61.2%	\$145.24	6.4%	\$140.31	11.0%	\$214.96	1.1%
200707	1,670	\$356,086	\$222,792	1.0000	\$222,792	67.5%	62.6%	\$144.87	5.6%	\$133.81	2.5%	\$214.71	0.7%
200708	1,671	\$353,493	\$240,780	1.0000	\$240,780	67.8%	68.1%	\$145.38	6.5%	\$135.89	3.5%	\$214.50	0.3%
200709	1,700	\$357,976	\$211,841	1.0000	\$211,841	67.7%	59.2%	\$145.02	6.4%	\$133.98	-0.7%	\$214.22	0.0%
200710	1,630	\$341,649	\$237,008	1.0000	\$237,008	67.5%	69.4%	\$144.61	5.1%	\$137.90	-0.9%	\$214.10	-0.3%
200711	1,663	\$344,324	\$227,363	1.0000	\$227,363	67.8%	66.0%	\$144.88	5.9%	\$135.43	-1.6%	\$213.76	-0.6%
200712	1,699	\$357,981	\$221,702	1.0000	\$221,702	66.9%	61.9%	\$143.00	1.9%	\$137.43	-5.6%	\$213.68	-0.9%
200801	1,692	\$363,705	\$222,897	1.0000	\$222,897	66.8%	88.8%	\$142.56	1.3%	\$152.74	-5.1%	\$213.34	-1.0%
200802	1,686	\$360,776	\$256,374	1.0000	\$256,374	67.9%	71.1%	\$144.69	2.1%	\$157.77	-0.5%	\$213.04	-1.0%
200803	1,683	\$359,251	\$262,573	1.0000	\$262,573	68.0%	73.1%	\$144.56	2.0%	\$166.34	3.9%	\$212.71	-1.1%
200804	1,670	\$357,141	\$245,802	1.0000	\$245,802	67.8%	68.8%	\$144.08	0.0%	\$151.77	4.2%	\$212.35	-1.2%
200805	1,678	\$356,364	\$244,946	1.0000	\$244,946	68.3%	68.7%	\$144.76	0.4%	\$149.74	0.2%	\$212.01	-1.5%
200806	1,674	\$354,495	\$244,548	1.0000	\$244,548	68.9%	69.0%	\$146.08	0.6%	\$146.42	4.3%	\$211.93	-1.4%
200807	1,683	\$235,973	\$293,033	1.0000	\$293,033	72.6%	124.2%	\$149.48	3.2%	\$155.42	16.2%	\$205.83	-4.1%
200808	1,680	\$350,216	\$240,768	1.0000	\$240,768	72.7%	68.7%	\$149.41	2.8%	\$154.53	13.7%	\$205.57	-4.2%
200809	1,680	\$347,307	\$234,165	1.0000	\$234,165	73.4%	67.4%	\$150.67	3.9%	\$152.28	13.7%	\$205.25	-4.2%
200810	1,680	\$348,631	\$251,510	0.9996	\$251,510	73.6%	72.2%	\$151.02	4.4%	\$144.16	4.5%	\$205.09	-4.2%
200811	1,680	\$347,035	\$274,868	0.9994	\$275,027	74.7%	79.3%	\$153.26	5.8%	\$150.95	11.5%	\$205.05	-4.1%
200812	1,662	\$344,856	\$274,381	0.9994	\$274,539	76.3%	79.6%	\$156.16	9.2%	\$159.53	16.1%	\$204.77	-4.2%
200901	1,660	\$374,146	\$329,529	0.9994	\$329,723	76.2%	88.1%	\$156.75	10.0%	\$175.79	15.1%	\$205.62	-3.6%
200902	1,636	\$369,543	\$294,105	0.9994	\$294,293	77.0%	79.6%	\$159.03	9.9%	\$181.23	14.9%	\$206.57	-3.0%
200903	1,639	\$368,937	\$350,302	0.9989	\$350,701	78.9%	95.1%	\$163.78	13.3%	\$197.51	18.7%	\$207.50	-2.4%
200904	1,638	\$367,759	\$274,234	0.9989	\$274,548	79.4%	74.7%	\$165.48	14.9%	\$187.17	23.3%	\$208.37	-1.9%
200905	1,638	\$365,466	\$253,767	0.9986	\$254,113	79.5%	69.5%	\$166.27	14.9%	\$178.91	19.5%	\$209.24	-1.3%
200906	1,642	\$370,016	\$282,766	0.9986	\$283,161	80.1%	76.5%	\$168.48	15.3%	\$165.07	12.7%	\$210.36	-0.7%
200907	1,646	\$368,936	\$269,609	0.9985	\$270,018	77.1%	73.2%	\$167.63	12.1%	\$163.88	5.4%	\$217.44	5.6%
200908	1,645	\$368,338	\$252,020	0.9978	\$252,573	77.0%	68.6%	\$168.52	12.8%	\$163.34	5.7%	\$218.73	6.4%
200909	1,658	\$364,469	\$249,978	0.9972	\$250,686	77.1%	68.8%	\$169.54	12.5%	\$156.25	2.6%	\$219.84	7.1%
200910	1,656	\$362,339	\$281,075	0.9968	\$281,986	77.6%	77.8%	\$171.28	13.4%	\$158.35	9.8%	\$220.80	7.7%
200911	1,655	\$363,162	\$236,789	0.9964	\$237,633	76.4%	65.4%	\$169.61	10.7%	\$155.02	2.7%	\$221.89	8.2%
200912	1,643	\$361,693	\$257,338	0.9962	\$258,315	75.8%	71.4%	\$168.95	8.2%	\$157.03	-1.6%	\$222.96	8.9%
201001	1,655	\$392,222	\$366,641	0.9947	\$368,597	76.3%	94.0%	\$170.96	9.1%	\$174.55	-0.7%	\$223.93	8.9%
201002	1,620	\$390,254	\$241,153	0.9944	\$242,499	74.8%	62.1%	\$168.47	5.9%	\$176.78	-2.5%	\$225.16	9.0%
201003	1,597	\$384,343	\$344,664	0.9935	\$346,902	74.5%	90.3%	\$168.64	3.0%	\$196.63	-0.4%	\$226.43	9.1%
201004	1,595	\$384,799	\$269,752	0.9931	\$271,640	74.1%	70.6%	\$168.86	2.0%	\$178.94	-4.4%	\$227.79	9.3%
201005	1,586	\$382,858	\$302,040	0.9923	\$304,375	75.0%	79.5%	\$171.87	3.4%	\$193.16	8.0%	\$229.28	9.6%
201006	1,570	\$378,189	\$255,781	0.9905	\$258,239	74.3%	68.3%	\$171.23	1.6%	\$175.60	6.4%	\$230.54	9.6%
201007	1,555	\$374,230	\$235,235	0.9875	\$238,205	73.5%	63.7%	\$170.40	1.6%	\$169.99	3.7%	\$231.90	6.7%
201008	1,544	\$371,542	\$235,454	0.9854	\$238,942	73.1%	64.3%	\$170.58	1.2%	\$157.50	-3.6%	\$233.27	6.6%
201009	1,538	\$367,798	\$252,071	0.9817	\$256,762	73.2%	69.8%	\$171.96	1.4%	\$158.27	1.3%	\$234.90	6.9%
201010	1,524	\$363,988	\$238,339	0.9780	\$243,700	72.3%	67.0%	\$171.15	-0.1%	\$160.53	1.4%	\$236.61	7.2%
201011	1,506	\$359,565	\$218,099	0.9731	\$224,120	72.1%	62.3%	\$171.78	1.3%	\$158.62	2.3%	\$238.29	7.4%
201012	1,484	\$358,500	\$211,092	0.9658	\$218,566	71.3%	61.0%	\$171.12	1.3%	\$152.06	-3.2%	\$240.13	7.7%
201101	1,478	\$373,098	\$257,543	0.9237	\$278,815	69.6%	74.7%	\$167.92	-1.8%	\$161.48	-7.5%	\$241.39	7.8%
201102	1,418	\$370,147	\$213,245	0.8775	\$243,015	69.9%	65.7%	\$169.79	0.8%	\$169.04	-4.4%	\$242.95	7.9%
201103	1,414	\$366,257	\$206,287	0.8419	\$245,034	67.9%	66.9%	\$165.90	-1.6%	\$177.93	-9.5%	\$244.40	7.9%
201104	1,419	\$361,181	\$127,936	0.5927	\$215,835	67.0%	59.8%						
201105	1,407	\$360,559	\$11,018	0.0476	\$231,286	65.7%	64.1%						
2006 SUM:	20,351	\$4,388,946	\$2,855,704	1.0000	\$2,855,704	65.1%							
2007 SUM:	20,087	\$4,292,217	\$2,872,405	1.0000	\$2,872,405	66.9%							
2008 SUM:	20,148	\$4,125,750	\$3,145,868	0.9999	\$3,146,289	76.3%							
2009 SUM:	19,756	\$4,404,804	\$3,331,511	0.9981	\$3,337,749	75.8%							
2010 SUM:	18,774	\$4,508,289	\$3,170,322	0.9869	\$3,212,547	71.3%							
2011 YTD:	7,136	\$1,831,243	\$816,027	0.6722	\$1,213,985	66.3%							

There are NO family contracts in-force.

All ultimate claims are calculated using UNMARGINED completion factors.

Please note that "R12" stands for "rolling 12 month" throughout the experience summary section.

PMPM stands for "per member per month".

**INDIVIDUAL, MEDIGAP BUSINESS  
PRE-STANDARDIZED PRODUCTS  
(BCBS65, Protection 65)  
DISTRICT OF COLUMBIA SUBSCRIBERS**

DATE	CONTRACTS	EARNED PREMIUM	INCURRED CLAIMS	COMPLETION FACTORS	ULTIMATE CLAIMS	R12 LOSS RATIO	MONTHLY L/R	R12 CLAIMS PER MEMBER PER MONTH	R12 CLAIMS TREND	R3 CLAIMS PMPM	R3 CLAIMS TREND	R12 PREMIUM PER MEMBER PER MONTH	R12 PREMIUM CHANGE
200601	713	\$171,107	\$139,353	1.0000	\$139,353	58.5%	81.4%	\$137.69	32.3%	\$148.86	26.3%	\$235.42	0.6%
200602	682	\$164,294	\$65,845	1.0000	\$65,845	58.5%	40.1%	\$138.04	35.9%	\$133.22	14.4%	\$235.90	0.8%
200603	655	\$156,664	\$87,973	1.0000	\$87,973	52.2%	56.2%	\$123.33	4.8%	\$143.01	-22.3%	\$236.24	0.8%
200604	659	\$158,249	\$73,066	1.0000	\$73,066	50.1%	46.2%	\$118.68	-2.6%	\$113.67	-38.9%	\$236.68	1.0%
200605	656	\$157,118	\$95,013	1.0000	\$95,013	51.0%	60.5%	\$120.89	-1.5%	\$129.98	-32.7%	\$236.98	1.1%
200606	641	\$154,296	\$65,371	1.0000	\$65,371	51.1%	42.4%	\$121.23	-0.7%	\$119.35	-6.4%	\$237.46	1.3%
200607	636	\$152,228	\$52,006	1.0000	\$52,006	49.9%	34.2%	\$118.69	-5.0%	\$109.88	-1.3%	\$237.86	1.4%
200608	629	\$150,856	\$65,177	1.0000	\$65,177	49.5%	43.2%	\$117.98	-7.5%	\$95.78	-13.3%	\$238.24	1.5%
200609	620	\$148,204	\$67,010	1.0000	\$67,010	50.0%	45.2%	\$119.26	-7.8%	\$97.72	-10.1%	\$238.64	1.7%
200610	613	\$147,531	\$49,904	1.0000	\$49,904	49.6%	33.8%	\$118.61	-8.7%	\$97.79	-3.6%	\$239.10	1.9%
200611	592	\$142,426	\$70,406	1.0000	\$70,406	48.5%	49.4%	\$116.12	-12.9%	\$102.64	-8.3%	\$239.56	2.0%
200612	590	\$142,382	\$61,574	1.0000	\$61,574	48.4%	43.2%	\$116.15	-13.9%	\$101.33	-12.3%	\$240.09	2.2%
200701	577	\$138,482	\$100,325	1.0000	\$100,325	47.1%	72.4%	\$113.07	-17.9%	\$132.07	-11.3%	\$240.10	2.0%
200702	577	\$138,697	\$54,640	1.0000	\$54,640	47.1%	39.4%	\$113.16	-18.0%	\$124.16	-6.8%	\$240.04	1.8%
200703	569	\$136,630	\$69,403	1.0000	\$69,403	46.6%	50.8%	\$111.96	-9.2%	\$130.22	-8.9%	\$240.13	1.6%
200704	576	\$138,681	\$62,361	1.0000	\$62,361	46.5%	45.0%	\$111.76	-5.8%	\$108.25	-4.8%	\$240.18	1.5%
200705	559	\$134,638	\$63,602	1.0000	\$63,602	45.3%	47.2%	\$108.90	-9.9%	\$114.65	-11.8%	\$240.29	1.4%
200706	540	\$130,244	\$52,130	1.0000	\$52,130	45.2%	40.0%	\$108.58	-10.4%	\$106.32	-10.9%	\$240.32	1.2%
200707	540	\$130,103	\$50,876	1.0000	\$50,876	45.7%	39.1%	\$109.91	-7.4%	\$101.65	-7.5%	\$240.46	1.1%
200708	534	\$128,237	\$56,561	1.0000	\$56,561	45.8%	44.1%	\$110.18	-6.6%	\$98.86	3.2%	\$240.49	0.9%
200709	526	\$126,591	\$56,076	1.0000	\$56,076	45.8%	44.3%	\$110.09	-7.7%	\$102.20	4.6%	\$240.64	0.8%
200710	502	\$120,932	\$55,251	1.0000	\$55,251	46.8%	45.7%	\$112.72	-5.0%	\$107.48	9.9%	\$240.65	0.7%
200711	512	\$123,615	\$56,868	1.0000	\$56,868	46.5%	46.0%	\$112.04	-3.5%	\$109.22	6.4%	\$240.72	0.5%
200712	497	\$119,570	\$45,201	1.0000	\$45,201	46.2%	37.8%	\$111.12	-4.3%	\$104.12	2.8%	\$240.65	0.2%
200801	503	\$118,279	\$75,390	1.0000	\$75,390	45.2%	63.7%	\$108.52	-4.0%	\$117.37	-11.1%	\$240.28	0.1%
200802	494	\$116,717	\$56,834	1.0000	\$56,834	46.0%	48.7%	\$110.29	-2.5%	\$118.76	-4.4%	\$239.96	0.0%
200803	488	\$115,680	\$52,760	1.0000	\$52,760	45.5%	45.6%	\$109.06	-2.6%	\$124.57	-4.3%	\$239.72	-0.2%
200804	477	\$113,799	\$50,022	1.0000	\$50,022	45.4%	44.0%	\$108.81	-2.6%	\$109.40	1.1%	\$239.53	-0.3%
200805	466	\$110,994	\$50,514	1.0000	\$50,514	45.3%	45.5%	\$108.32	-0.5%	\$107.12	-6.6%	\$239.31	-0.4%
200806	460	\$108,827	\$47,745	1.0000	\$47,745	45.6%	43.9%	\$109.03	0.4%	\$105.69	-0.6%	\$238.93	-0.6%
200807	455	\$108,038	\$111,691	1.0000	\$111,691	50.7%	103.4%	\$120.88	10.0%	\$152.03	49.6%	\$238.63	-0.8%
200808	449	\$106,559	\$45,046	1.0000	\$45,046	50.6%	42.3%	\$120.67	9.5%	\$149.91	51.6%	\$238.39	-0.9%
200809	440	\$104,967	\$39,120	1.0000	\$39,120	50.2%	37.3%	\$119.53	8.6%	\$145.73	42.6%	\$238.20	-1.0%
200810	434	\$103,899	\$45,988	0.9996	\$46,007	50.1%	44.3%	\$119.33	5.9%	\$98.39	-8.5%	\$238.05	-1.1%
200811	431	\$102,281	\$37,340	0.9994	\$37,361	49.5%	36.5%	\$117.57	4.9%	\$93.86	-14.1%	\$237.68	-1.3%
200812	420	\$101,739	\$55,245	0.9994	\$55,277	50.9%	54.3%	\$121.04	8.9%	\$107.90	3.6%	\$237.77	-1.2%
200901	415	\$100,181	\$63,226	0.9994	\$63,263	50.7%	63.1%	\$120.77	11.3%	\$123.14	4.9%	\$238.29	-0.8%
200902	409	\$97,265	\$43,669	0.9994	\$43,697	50.4%	44.9%	\$120.23	9.0%	\$130.42	9.8%	\$238.44	-0.6%
200903	403	\$96,031	\$53,351	0.9989	\$53,412	51.3%	55.6%	\$122.30	12.1%	\$130.70	4.9%	\$238.56	-0.5%
200904	399	\$94,807	\$35,715	0.9989	\$35,756	50.9%	37.7%	\$121.38	11.6%	\$109.72	0.3%	\$238.48	-0.4%
200905	394	\$93,062	\$36,882	0.9986	\$36,933	50.5%	39.7%	\$120.44	11.2%	\$105.44	-1.6%	\$238.34	-0.4%
200906	389	\$92,507	\$40,181	0.9986	\$40,237	50.6%	43.5%	\$120.64	10.6%	\$95.54	-9.6%	\$238.45	-0.2%
200907	381	\$92,026	\$47,521	0.9985	\$47,593	45.9%	51.7%	\$109.53	-9.4%	\$107.18	-29.5%	\$238.78	0.1%
200908	378	\$90,698	\$31,220	0.9978	\$31,288	45.3%	34.5%	\$108.31	-10.2%	\$103.76	-30.8%	\$239.01	0.3%
200909	376	\$88,946	\$38,795	0.9972	\$38,904	45.9%	43.7%	\$109.70	-8.2%	\$103.78	-28.8%	\$238.86	0.3%
200910	368	\$87,482	\$43,759	0.9968	\$43,901	46.4%	50.2%	\$110.78	-7.2%	\$101.69	3.3%	\$238.72	0.3%
200911	365	\$86,297	\$38,698	0.9964	\$38,836	47.2%	45.0%	\$112.65	-4.2%	\$109.69	16.9%	\$238.67	0.4%
200912	360	\$85,263	\$39,337	0.9962	\$39,487	46.5%	46.3%	\$110.70	-8.5%	\$111.82	3.6%	\$238.21	0.2%
201001	361	\$83,549	\$79,664	0.9947	\$80,089	48.7%	95.9%	\$115.67	-4.2%	\$145.87	18.5%	\$237.38	-0.4%
201002	357	\$82,470	\$49,501	0.9944	\$49,777	50.0%	60.4%	\$118.34	-1.6%	\$157.10	20.5%	\$236.84	-0.7%
201003	352	\$81,772	\$60,969	0.9935	\$61,364	51.4%	75.0%	\$121.47	-0.7%	\$178.72	36.7%	\$236.36	-0.9%
201004	339	\$80,809	\$34,421	0.9931	\$34,662	52.0%	42.9%	\$122.87	1.2%	\$139.13	26.8%	\$236.40	-0.9%
201005	333	\$80,280	\$40,997	0.9923	\$41,314	53.0%	51.5%	\$125.59	4.3%	\$134.12	27.2%	\$236.77	-0.7%
201006	328	\$78,829	\$43,113	0.9905	\$43,527	54.1%	55.2%	\$128.14	6.2%	\$119.50	25.1%	\$236.95	-0.6%
201007	323	\$78,546	\$40,314	0.9875	\$40,823	54.1%	52.0%	\$128.30	17.1%	\$127.71	19.1%	\$237.01	-0.7%
201008	324	\$77,699	\$43,401	0.9854	\$44,044	56.1%	56.7%	\$133.00	22.8%	\$131.69	26.9%	\$236.97	-0.9%
201009	320	\$77,234	\$45,775	0.9817	\$46,627	57.6%	60.4%	\$136.67	24.6%	\$135.98	31.0%	\$237.34	-0.6%
201010	319	\$76,581	\$48,300	0.9780	\$49,386	58.8%	64.5%	\$139.66	26.1%	\$145.44	43.0%	\$237.52	-0.5%
201011	316	\$75,005	\$37,533	0.9731	\$38,570	59.5%	51.4%	\$141.29	25.4%	\$140.92	28.5%	\$237.61	-0.4%
201012	309	\$74,521	\$45,006	0.9658	\$46,600	60.9%	62.5%	\$144.88	30.9%	\$142.54	27.5%	\$237.95	-0.1%
201101	304	\$73,102	\$46,066	0.9237	\$49,871	58.3%	68.2%	\$139.29	20.4%	\$145.36	-0.3%	\$238.75	0.6%
201102	299	\$72,449	\$43,641	0.8775	\$49,733	59.0%	68.6%	\$141.37	19.5%	\$160.31	2.0%	\$239.74	1.2%
201103	295	\$71,623	\$41,828	0.8419	\$49,685	58.3%	69.4%	\$140.42	15.6%	\$166.25	-7.0%	\$240.66	1.8%
201104	292	\$70,060	\$18,353	0.5927	\$30,962	58.6%	44.2%						
201105	287	\$69,758	\$952	0.0476	\$19,983	56.9%	28.6%						
2006 SUM:	7,686	\$1,845,355	\$892,699	1.0000	\$892,699	48.4%							
2007 SUM:	6,509	\$1,566,420	\$723,292	1.0000	\$723,292	46.2%							
2008 SUM:	5,517	\$1,311,778	\$667,695	0.9999	\$667,767	50.9%							
2009 SUM:	4,637	\$1,104,564	\$512,355	0.9981	\$513,308	46.5%							
2010 SUM:	3,981	\$947,295	\$568,993	0.9865	\$576,782	60.9%							
2011 YTD:	1,477	\$356,992	\$150,840	0.7533	\$200,235	56.1%							

All ultimate claims are calculated using UNMARGINED completion factors.  
Please note that "R12" stands for "rolling 12 month" throughout the experience summary section.  
PMPM stands for "per member per month".

**MEDIGAP BUSINESS**  
**SUPP65, PLANS "A", "C", "F" COMBINED**  
**DISTRICT OF COLUMBIA SUBSCRIBERS**

						R12		R12		R12	
		EARNED	INCURRED	COMPLETION	ULTIMATE	LOSS		CLAIMS COST	R12	PREMIUM	R12
DATE	CONTRACTS	PREMIUMS	CLAIMS	FACTORS	CLAIMS	RATIO	MONTHLY	PER MEMBER	CLAIMS	PER MEMBER	PREMIUM
							L/R	PER MONTH	TREND	PER MONTH	CHANGE
200601	1,044	\$217,831	\$192,068	1.0000	\$192,068	87.8%	88.2%	\$168.22	-5.0%	\$191.54	-9.9%
200602	1,031	\$212,038	\$133,517	1.0000	\$133,517	85.8%	63.0%	\$165.01	-7.3%	\$192.27	-8.8%
200603	996	\$204,297	\$171,025	1.0000	\$171,025	84.6%	83.7%	\$163.53	-7.8%	\$193.20	-7.5%
200604	1,006	\$207,981	\$135,291	1.0000	\$135,291	81.4%	65.0%	\$158.13	-12.8%	\$194.14	-6.2%
200605	1,040	\$207,721	\$135,161	1.0000	\$135,161	80.0%	65.1%	\$155.96	-13.9%	\$194.87	-4.8%
200606	1,068	\$212,920	\$137,072	1.0000	\$137,072	75.1%	64.4%	\$146.87	-18.7%	\$195.55	-3.5%
200607	1,027	\$207,275	\$177,197	1.0000	\$177,197	76.1%	85.5%	\$149.57	-15.6%	\$196.56	-2.0%
200608	1,060	\$210,898	\$167,945	1.0000	\$167,945	75.3%	79.6%	\$148.70	-15.2%	\$197.54	-0.5%
200609	1,078	\$214,888	\$151,906	1.0000	\$151,906	74.2%	70.7%	\$147.32	-15.9%	\$198.45	1.0%
200610	1,128	\$220,338	\$211,364	1.0000	\$211,364	75.1%	95.9%	\$149.70	-14.8%	\$199.24	2.6%
200611	1,089	\$212,575	\$154,208	1.0000	\$154,208	74.8%	72.5%	\$149.64	-14.5%	\$199.96	4.0%
200612	1,098	\$214,829	\$196,251	1.0000	\$196,251	77.2%	91.4%	\$154.99	-8.7%	\$200.84	5.5%
200701	1,116	\$232,230	\$231,574	1.0000	\$231,574	78.3%	99.7%	\$157.22	-6.5%	\$200.83	4.9%
200702	1,102	\$226,628	\$157,854	1.0000	\$157,854	78.8%	69.7%	\$158.25	-4.1%	\$200.86	4.5%
200703	1,112	\$228,959	\$195,421	1.0000	\$195,421	79.0%	85.4%	\$158.72	-2.9%	\$200.96	4.0%
200704	1,072	\$220,840	\$190,023	1.0000	\$190,023	80.7%	86.0%	\$162.12	2.5%	\$200.93	3.5%
200705	1,121	\$229,057	\$167,944	1.0000	\$167,944	81.3%	73.3%	\$163.63	4.9%	\$201.32	3.3%
200706	1,133	\$225,622	\$165,644	1.0000	\$165,644	82.0%	73.4%	\$164.99	12.3%	\$201.29	2.9%
200707	1,130	\$225,983	\$171,916	1.0000	\$171,916	81.2%	76.1%	\$163.31	9.2%	\$201.14	2.3%
200708	1,137	\$225,256	\$184,220	1.0000	\$184,220	81.4%	81.8%	\$163.59	10.0%	\$201.05	1.8%
200709	1,174	\$231,385	\$155,765	1.0000	\$155,765	81.0%	67.3%	\$162.70	10.4%	\$200.84	1.2%
200710	1,128	\$220,717	\$181,757	1.0000	\$181,757	79.9%	82.3%	\$160.50	7.2%	\$200.87	0.8%
200711	1,151	\$220,709	\$170,495	1.0000	\$170,495	80.3%	77.2%	\$160.97	7.6%	\$200.55	0.3%
200712	1,202	\$238,411	\$176,501	1.0000	\$176,501	78.8%	74.0%	\$158.28	2.1%	\$200.75	0.0%
200801	1,189	\$245,426	\$247,507	1.0000	\$247,507	79.0%	100.8%	\$158.60	0.9%	\$200.64	-0.1%
200802	1,192	\$244,059	\$199,540	1.0000	\$199,540	80.1%	81.8%	\$160.59	1.5%	\$200.60	-0.1%
200803	1,195	\$243,571	\$209,813	1.0000	\$209,813	80.2%	86.1%	\$160.67	1.2%	\$200.45	-0.3%
200804	1,193	\$243,342	\$195,780	1.0000	\$195,780	79.7%	80.5%	\$159.69	-1.5%	\$200.33	-0.3%
200805	1,212	\$245,370	\$194,433	1.0000	\$194,433	80.2%	79.2%	\$160.54	-1.9%	\$200.19	-0.6%
200806	1,214	\$245,669	\$196,803	1.0000	\$196,803	80.7%	80.1%	\$161.83	-1.9%	\$200.46	-0.4%
200807	1,228	\$127,935	\$181,342	1.0000	\$181,342	84.0%	141.7%	\$161.38	-1.2%	\$192.18	-4.5%
200808	1,231	\$243,657	\$195,723	1.0000	\$195,723	83.8%	80.3%	\$161.12	-1.5%	\$192.20	-4.4%
200809	1,240	\$242,340	\$195,046	1.0000	\$195,046	84.9%	80.5%	\$163.11	0.3%	\$192.08	-4.4%
200810	1,246	\$244,733	\$205,522	0.9996	\$205,608	85.0%	84.0%	\$163.43	1.8%	\$192.18	-4.3%
200811	1,249	\$244,754	\$237,529	0.9994	\$237,665	86.7%	97.1%	\$166.94	3.7%	\$192.53	-4.0%
200812	1,242	\$243,117	\$219,136	0.9994	\$219,262	88.1%	90.2%	\$169.40	7.0%	\$192.33	-4.2%
200901	1,245	\$273,965	\$266,303	0.9994	\$266,459	87.9%	97.3%	\$170.05	7.2%	\$193.54	-3.5%
200902	1,227	\$272,277	\$250,436	0.9994	\$250,596	88.8%	92.0%	\$173.11	7.8%	\$195.00	-2.8%
200903	1,236	\$272,905	\$296,951	0.9989	\$297,289	90.9%	108.9%	\$178.55	11.1%	\$196.44	-2.0%
200904	1,239	\$272,952	\$238,519	0.9989	\$238,792	91.4%	87.5%	\$180.90	13.3%	\$197.83	-1.2%
200905	1,244	\$272,404	\$216,885	0.9986	\$217,180	91.4%	79.7%	\$182.05	13.4%	\$199.23	-0.5%
200906	1,253	\$277,510	\$242,585	0.9986	\$242,924	91.9%	87.5%	\$184.67	14.1%	\$200.84	0.2%
200907	1,265	\$276,910	\$222,088	0.9985	\$222,425	88.9%	80.3%	\$186.97	15.9%	\$210.33	9.4%
200908	1,267	\$277,640	\$220,800	0.9978	\$221,285	88.7%	79.7%	\$188.23	16.8%	\$212.10	10.4%
200909	1,282	\$275,523	\$211,184	0.9972	\$211,782	88.3%	76.9%	\$188.81	15.8%	\$213.72	11.3%
200910	1,288	\$274,857	\$237,316	0.9968	\$238,085	88.5%	86.6%	\$190.45	16.5%	\$215.12	11.9%
200911	1,290	\$276,865	\$198,091	0.9964	\$198,797	86.5%	71.8%	\$187.35	12.2%	\$216.67	12.5%
200912	1,283	\$276,430	\$218,000	0.9962	\$218,829	85.6%	79.2%	\$186.81	10.3%	\$218.28	13.5%
201001	1,294	\$308,673	\$286,978	0.9947	\$288,508	85.4%	93.5%	\$187.66	10.4%	\$219.87	13.6%
201002	1,263	\$307,784	\$191,652	0.9944	\$192,722	82.7%	62.6%	\$183.41	6.0%	\$221.68	13.7%
201003	1,245	\$302,571	\$283,696	0.9935	\$285,538	81.7%	94.4%	\$182.53	2.2%	\$223.50	13.8%
201004	1,256	\$303,990	\$235,331	0.9931	\$236,978	80.9%	78.0%	\$182.21	0.7%	\$225.29	13.9%
201005	1,253	\$302,579	\$261,043	0.9923	\$263,061	81.5%	86.9%	\$185.11	1.7%	\$227.14	14.0%
201006	1,242	\$299,361	\$212,668	0.9905	\$214,712	80.2%	71.7%	\$183.39	-0.7%	\$228.74	13.9%
201007	1,232	\$295,683	\$194,921	0.9875	\$197,382	79.0%	66.8%	\$182.14	-2.6%	\$230.47	9.6%
201008	1,220	\$293,843	\$192,053	0.9854	\$194,898	77.9%	66.3%	\$180.97	-3.9%	\$232.25	9.5%
201009	1,218	\$290,564	\$206,296	0.9817	\$210,135	77.5%	72.3%	\$181.63	-3.8%	\$234.23	9.6%
201010	1,205	\$287,407	\$190,040	0.9780	\$194,314	76.0%	67.6%	\$179.71	-5.6%	\$236.37	9.9%
201011	1,190	\$284,559	\$180,566	0.9731	\$185,550	75.5%	65.2%	\$180.03	-3.9%	\$238.47	10.1%
201012	1,175	\$283,978	\$166,086	0.9658	\$171,966	74.0%	60.6%	\$178.18	-4.6%	\$240.72	10.3%
201101	1,174	\$299,996	\$211,477	0.9237	\$228,945	72.5%	76.3%	\$175.57	-6.4%	\$242.10	10.1%
201102	1,119	\$297,698	\$169,604	0.8775	\$193,281	72.7%	64.9%	\$177.35	-3.3%	\$243.80	10.0%
201103	1,119	\$294,634	\$164,458	0.8419	\$195,349	70.4%	66.3%	\$172.64	-5.4%	\$245.39	9.8%
201104	1,127	\$291,121	\$109,583	0.5927	\$184,872	69.1%	63.5%				
201105	1,120	\$290,802	\$10,066	0.0476	\$211,303	67.9%	72.7%				
2006 SUM:	12,665	\$2,543,591	\$1,963,004	1.0000	\$1,963,004	77.2%					
2007 SUM:	13,578	\$2,725,797	\$2,149,112	1.0000	\$2,149,112	78.8%					
2008 SUM:	14,631	\$2,813,972	\$2,478,173	0.9999	\$2,478,522	88.1%					
2009 SUM:	15,119	\$3,300,239	\$2,819,156	0.9981	\$2,824,441	85.6%					
2010 SUM:	14,793	\$3,560,993	\$2,601,329	0.9869	\$2,635,765	74.0%					
2011 YTD:	5,659	\$1,474,251	\$665,187	0.6562	\$1,013,750	68.8%					

# INDIVIDUAL, MEDIGAP BUSINESS

## BLUE CROSS 65 & BLUE SHIELD 65 HISTORY OF RATES

District of Columbia

Effective January 1	Blue Cross 65 Monthly Rate	Blue Shield 65 Monthly Rate	Total Monthly Rate	Rate Increase (%)
1978	\$6.00	\$14.14	\$20.14	
1979	\$6.00	\$15.82	\$21.82	8.3%
1980	\$7.42	\$15.82	\$23.24	6.5%
1981	\$7.74	\$15.50	\$23.24	0.0%
1982	\$9.90	\$17.80	\$27.70	19.2%
1983	\$14.18	\$21.58	\$35.76	29.1%
1984	\$17.62	\$22.48	\$40.10	12.1%
1985	\$21.46	\$26.42	\$47.88	19.4%
1986	\$23.10	\$32.38	\$55.48	15.9%
1987	\$23.10	\$32.38	\$55.48	0.0%
1988	\$27.12	\$34.32	\$61.44	10.7%
1989	\$22.08	\$37.62	\$59.70	-2.8%
1990	\$31.60	\$43.22	\$74.82	25.3%
1991	\$31.60	\$53.34	\$84.94	13.5%
1992	\$34.62	\$54.30	\$88.92	4.7%
1993	\$41.92	\$55.68	\$97.60	9.8%
1994	\$44.84	\$59.54	\$104.38	6.9%
1995	\$44.84	\$59.54	\$104.38	0.0%
1996	\$44.84	\$59.54	\$104.38	0.0%
1997	\$47.98	\$63.71	\$111.69	7.0%
1998	\$52.28	\$69.42	\$121.70	9.0%
1999	\$66.32	\$66.32	\$132.64	9.0%
2000	\$68.77	\$68.77	\$137.55	3.7%
2001	\$82.60	\$82.60	\$165.19	20.1%
2002	\$88.21	\$88.21	\$176.43	6.8%
2003	\$110.71	\$110.71	\$221.42	25.5%
2004	\$114.03	\$114.03	\$228.06	3.0%
2005	\$114.03	\$114.03	\$228.06	0.0%
2006	\$116.31	\$116.32	\$232.63	2.0%
2007	\$116.31	\$116.32	\$232.63	0.0%
2008	\$116.31	\$116.32	\$232.63	0.0%
2009	\$116.31	\$116.32	\$232.63	0.0%
2010	\$116.31	\$116.32	\$232.63	0.0%
2011	\$116.31	\$116.32	\$232.63	0.0%
Proposed 2012	\$116.31	\$116.32	\$232.63	0.0%

# INDIVIDUAL, MEDIGAP BUSINESS

## PROTECTION 65 HISTORY OF RATES

District of Columbia

Effective January 1	Ages 70 or Less Monthly Rate	Ages 71 - 75 Monthly Rate	Ages 76 or Over Monthly Rate	Rate Increase (%)
1990	\$72.14	\$81.84	\$99.32	
1991	\$75.90	\$87.88	\$106.74	7.4%
1992	\$75.90	\$87.88	\$106.74	0.0%
1993	\$75.90	\$87.88	\$106.74	0.0%
1994	\$78.38	\$90.74	\$110.22	3.3%
1995	\$78.38	\$90.74	\$110.22	0.0%
1996	\$78.38	\$90.74	\$110.22	0.0%
1997	\$86.22	\$99.81	\$121.24	10.0%
1998	\$96.60	\$111.80	\$135.80	12.0%
1999	\$125.58	\$145.34	\$176.54	30.0%
2000	\$129.22	\$149.55	\$181.66	2.9%
2001	\$140.85	\$163.01	\$198.01	9.0%
2002	\$149.30	\$172.80	\$209.89	6.0%
2003	\$187.38	\$216.87	\$263.42	25.5%
2004	\$193.00	\$223.38	\$271.32	3.0%
2005	\$193.00	\$223.38	\$271.32	0.0%
2006	\$196.86	\$227.85	\$276.75	2.0%
2007	\$196.86	\$227.85	\$276.75	0.0%
2008	\$196.86	\$227.85	\$276.75	0.0%
2009	\$196.86	\$227.85	\$276.75	0.0%
2010	\$196.86	\$227.85	\$276.75	0.0%
2011	\$196.86	\$227.85	\$276.75	0.0%
Proposed 2012	\$196.86	\$227.85	\$276.75	0.0%

**GHMSI dba CareFirst BlueCross BlueShield, Inc.**  
**District of Columbia**

**Supplemental 65 Medigap Rate History (Non-Underwritten)**  
**(January 1 Effective Dates)**

<b>PRODUCT</b>	<b>1992</b>	<b>1993</b>	<b>1994</b>	<b>1995</b>	<b>1996</b>	<b>1997</b>	<b>1998</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>Proposed 2012</b>
<b>Plan A</b>																					
Disabled	\$54.14	\$54.14	\$59.02	\$59.02	\$59.02	\$64.92	\$72.70	\$132.30	\$145.39	\$189.01	\$255.16	\$320.23	\$329.83	\$357.60	\$396.94	\$416.78	\$416.78	\$456.38	\$511.14	\$559.70	\$615.10
		0.0%	9.0%	0.0%	0.0%	10.0%	12.0%	82.0%	9.9%	30.0%	35.0%	25.5%	3.0%	8.4%	11.0%	5.0%	0.0%	9.5%	12.0%	9.5%	9.9%
Non-Disabled																					
Age 65	\$54.14	\$54.14	\$59.02	\$59.02	\$59.02	\$64.92	\$72.70	\$94.51	\$90.87	\$118.13	\$159.48	\$200.15	\$206.16	\$203.18	\$225.53	\$236.81	\$236.81	\$259.31	\$290.42	\$318.01	\$349.49
Ages 66 - 69	\$54.14	\$54.14	\$59.02	\$59.02	\$59.02	\$64.92	\$72.70	\$94.51	\$96.91	\$125.98	\$170.08	\$213.46	\$219.86	\$203.18	\$225.53	\$236.81	\$236.81	\$259.31	\$290.42	\$318.01	\$349.49
Ages 70 - 74	\$57.00	\$57.00	\$62.14	\$62.14	\$62.14	\$68.35	\$76.60	\$99.58	\$117.49	\$152.74	\$206.19	\$258.78	\$266.54	\$237.93	\$264.10	\$277.30	\$277.30	\$303.65	\$340.08	\$372.39	\$409.25
Ages 75 - 79	\$69.22	\$69.22	\$75.46	\$75.46	\$75.46	\$83.01	\$93.00	\$120.90	\$128.67	\$167.27	\$225.82	\$283.41	\$291.92	\$275.04	\$305.29	\$320.56	\$320.56	\$351.01	\$393.13	\$430.48	\$473.10
Ages 80 - 84	\$69.22	\$69.22	\$75.46	\$75.46	\$75.46	\$83.01	\$93.00	\$120.90	\$135.94	\$176.72	\$238.57	\$299.42	\$308.40	\$316.56	\$351.38	\$368.95	\$368.95	\$404.00	\$452.48	\$495.47	\$544.51
Ages 85 or older	\$69.22	\$69.22	\$75.46	\$75.46	\$75.46	\$83.01	\$93.00	\$120.90	\$149.38	\$194.19	\$262.16	\$329.02	\$338.89	\$325.09	\$360.85	\$378.89	\$378.89	\$414.89	\$464.67	\$508.81	\$559.18
		0.0%	9.0%	0.0%	0.0%	10.0%	12.0%	30.0%	10.2%	30.0%	35.0%	25.5%	3.0%	-4.1%	11.0%	5.0%	0.0%	9.5%	12.0%	9.5%	9.9%
<b>Plan C</b>																					
Disabled	\$86.92	\$86.92	\$94.74	\$94.74	\$94.74	\$104.21	\$116.70	\$187.06	\$199.38	\$259.19	\$274.75	\$344.82	\$355.17	\$355.17	\$362.27	\$380.39	\$380.39	\$416.52	\$466.51	\$510.83	\$561.40
		0.0%	9.0%	0.0%	0.0%	10.0%	12.0%	60.3%	6.6%	30.0%	6.0%	25.5%	3.0%	0.0%	2.0%	5.0%	0.0%	9.5%	12.0%	9.5%	9.9%
Non-Disabled																					
Age 65	\$86.92	\$86.92	\$94.74	\$94.74	\$94.74	\$104.21	\$116.70	\$133.61	\$124.61	\$144.55	\$153.22	\$192.30	\$198.07	\$198.07	\$202.03	\$212.13	\$212.13	\$232.29	\$260.16	\$284.88	\$313.08
Ages 66 - 69	\$86.92	\$86.92	\$94.74	\$94.74	\$94.74	\$104.21	\$116.70	\$133.61	\$132.90	\$154.16	\$163.41	\$205.09	\$211.24	\$211.24	\$215.46	\$226.24	\$226.24	\$247.73	\$277.46	\$303.82	\$333.90
Ages 70 - 74	\$91.52	\$91.52	\$99.76	\$99.76	\$99.76	\$109.74	\$122.90	\$140.71	\$161.12	\$186.90	\$198.11	\$248.64	\$256.10	\$256.10	\$261.22	\$274.28	\$274.28	\$300.34	\$336.38	\$368.34	\$404.81
Ages 75 - 79	\$111.16	\$111.16	\$121.14	\$121.14	\$121.14	\$133.25	\$149.20	\$170.83	\$176.45	\$204.68	\$216.96	\$272.29	\$280.46	\$280.46	\$286.07	\$300.37	\$300.37	\$328.91	\$368.38	\$403.38	\$443.32
Ages 80 - 84	\$111.16	\$111.16	\$121.14	\$121.14	\$121.14	\$133.25	\$149.20	\$170.83	\$186.42	\$216.25	\$229.22	\$287.68	\$296.31	\$296.31	\$302.24	\$317.35	\$317.35	\$347.50	\$389.20	\$426.17	\$468.37
Ages 85 or older	\$111.16	\$111.16	\$121.14	\$121.14	\$121.14	\$133.25	\$149.20	\$170.83	\$204.86	\$237.64	\$251.90	\$316.15	\$325.63	\$325.63	\$332.14	\$348.75	\$348.75	\$381.88	\$427.71	\$468.34	\$514.70
		0.0%	9.0%	0.0%	0.0%	10.0%	12.0%	14.5%	10.3%	16.0%	6.0%	25.5%	3.0%	0.0%	2.0%	5.0%	0.0%	9.5%	12.0%	9.5%	9.9%
<b>Plan F</b>																					
Disabled	\$93.32	\$93.32	\$101.72	\$101.72	\$101.72	\$111.89	\$125.30	\$189.44	\$201.37	\$261.78	\$353.40	\$443.53	\$456.84	\$456.84	\$507.09	\$532.45	\$532.45	\$583.03	\$652.99	\$696.09	\$701.66
		0.0%	9.0%	0.0%	0.0%	10.0%	12.0%	51.2%	6.3%	30.0%	35.0%	25.5%	3.0%	0.0%	11.0%	5.0%	0.0%	9.5%	12.0%	6.6%	0.8%
Non-Disabled																					
Age 65	\$93.32	\$93.32	\$101.72	\$101.72	\$101.72	\$111.89	\$125.30	\$135.31	\$125.86	\$132.15	\$133.21	\$167.18	\$172.20	\$172.20	\$191.14	\$200.70	\$200.70	\$219.77	\$246.14	\$262.39	\$264.49
Ages 66 - 69	\$93.32	\$93.32	\$101.72	\$101.72	\$101.72	\$111.89	\$125.30	\$135.31	\$134.23	\$140.94	\$142.07	\$178.30	\$183.65	\$183.65	\$203.85	\$214.04	\$214.04	\$234.38	\$262.50	\$279.83	\$282.08
Ages 70 - 74	\$98.26	\$98.26	\$107.10	\$107.10	\$107.10	\$117.81	\$131.90	\$142.45	\$162.74	\$170.88	\$172.24	\$216.17	\$222.65	\$222.65	\$247.14	\$259.50	\$259.50	\$284.15	\$318.25	\$339.25	\$341.99
Ages 75 - 79	\$119.34	\$119.34	\$130.08	\$130.08	\$130.08	\$143.09	\$160.30	\$173.11	\$178.22	\$187.13	\$188.63	\$236.74	\$243.84	\$243.84	\$270.66	\$284.20	\$284.20	\$311.19	\$348.54	\$371.54	\$374.52
Ages 80 - 84	\$119.34	\$119.34	\$130.08	\$130.08	\$130.08	\$143.09	\$160.30	\$173.11	\$188.28	\$197.69	\$199.28	\$250.11	\$257.61	\$257.61	\$285.95	\$300.24	\$300.24	\$328.77	\$368.22	\$392.52	\$395.68
Ages 85 or older	\$119.34	\$119.34	\$130.08	\$130.08	\$130.08	\$143.09	\$160.30	\$173.11	\$206.91	\$217.26	\$218.99	\$274.84	\$283.09	\$283.09	\$314.23	\$329.94	\$329.94	\$361.29	\$404.64	\$431.35	\$434.82
		0.0%	9.0%	0.0%	0.0%	10.0%	12.0%	8.0%	8.7%	5.0%	0.8%	25.5%	3.0%	0.0%	11.0%	5.0%	0.0%	9.5%	12.0%	6.6%	0.8%

**GHMSI dba CareFirst BlueCross BlueShield, Inc.**  
**District of Columbia**

**Supplemental 65 ("2010 Plans") Medigap Rate History (Non-Underwritten)**  
**(January 1 Effective Dates) \***

<b>PRODUCT</b>	<b>2010</b>	<b>2011</b>	<b>Proposed 2012</b>
Plan A 2010			
Disabled	\$511.14	\$559.70	\$615.10
			9.9%
Non-Disabled			
Age 65	\$290.42	\$318.01	\$349.49
Ages 66 - 69	\$290.42	\$318.01	\$349.49
Ages 70 - 74	\$340.08	\$372.39	\$409.25
Ages 75 - 79	\$393.13	\$430.48	\$473.10
Ages 80 - 84	\$452.48	\$495.47	\$544.51
Ages 85 or older	\$464.67	\$508.81	\$559.18
			9.9%
Plan C 2010			
Disabled	\$466.51	\$510.83	\$561.40
			9.9%
Non-Disabled			
Age 65	\$260.16	\$284.88	\$313.08
Ages 66 - 69	\$277.46	\$303.82	\$333.90
Ages 70 - 74	\$336.38	\$368.34	\$404.81
Ages 75 - 79	\$368.38	\$403.38	\$443.32
Ages 80 - 84	\$389.20	\$426.17	\$468.37
Ages 85 or older	\$427.71	\$468.34	\$514.70
			9.9%
Plan F 2010			
Disabled	\$652.99	\$696.09	\$701.66
			0.8%
Non-Disabled			
Age 65	\$246.14	\$262.39	\$264.49
Ages 66 - 69	\$262.50	\$279.83	\$282.08
Ages 70 - 74	\$318.25	\$339.25	\$341.99
Ages 75 - 79	\$348.54	\$371.54	\$374.52
Ages 80 - 84	\$368.22	\$392.52	\$395.68
Ages 85 or older	\$404.64	\$431.35	\$434.82
			0.8%

\* Effective June 1 in 2010

**GHMSI dba CareFirst BlueCross BlueShield, Inc.**  
**District of Columbia**

**Supplemental 65 ("2010 Plans") Medigap Rate History (Non-Underwritten)**  
**(January 1 Effective Dates) \***

<b>PRODUCT</b>	<b>2010</b>	<b>2011</b>	<b>Proposed 2012</b>
Plan B 2010			
Non-Disabled			
Age 65	\$244.65	\$244.65	\$246.61
Ages 66 - 69	\$260.92	\$260.92	\$263.01
Ages 70 - 74	\$316.33	\$316.33	\$318.87
Ages 75 - 79	\$346.42	\$346.42	\$349.20
Ages 80 - 84	\$365.99	\$365.99	\$368.93
Ages 85 or older	\$402.21	\$402.21	\$405.43
		0.0%	0.8%
Plan N 2010			
Disabled			
Non-Disabled			
Age 65	\$238.81	\$238.81	\$240.72
Ages 66 - 69	\$254.68	\$254.68	\$256.73
Ages 70 - 74	\$308.77	\$308.77	\$311.25
Ages 75 - 79	\$338.14	\$338.14	\$340.86
Ages 80 - 84	\$357.25	\$357.25	\$360.12
Ages 85 or older	\$392.60	\$392.60	\$395.74
		0.0%	0.8%
Plan High F 2010			
Disabled			
Non-Disabled			
Age 65	\$102.17	\$111.87	\$112.76
Ages 66 - 69	\$108.96	\$119.31	\$120.26
Ages 70 - 74	\$132.10	\$144.65	\$145.80
Ages 75 - 79	\$144.67	\$158.42	\$159.67
Ages 80 - 84	\$152.84	\$167.36	\$168.69
Ages 85 or older	\$167.96	\$183.92	\$185.38
		9.5%	0.8%

\* Effective June 1 in 2010



**GHMSI dba CareFirst BlueCross BlueShield, Inc.**  
**District of Columbia**

**Supplemental 65 Underwritten Plan Medigap Rate History**  
**(January 1 Effective Dates)**

PRODUCT	2001	2002	2003	2004	2005	2006	2007	2008	2009	2011	2011	Proposed 2012
Plan C												
Age 65	99.58	105.50	115.94	115.94	104.35	\$107.48	\$112.85	\$124.14	\$131.48	\$147.26	\$161.25	177.21
Age 66	104.56	110.77	121.74	121.74	109.57	\$112.85	\$118.50	\$130.35	\$138.05	\$154.62	\$169.31	186.07
Age 67	106.73	113.07	124.26	124.26	111.84	\$115.19	\$120.95	\$133.04	\$140.91	\$157.82	\$172.81	189.92
Age 68	108.94	115.41	126.83	126.83	114.15	\$117.58	\$123.45	\$135.80	\$143.83	\$161.09	\$176.39	193.85
Age 69	111.19	117.80	129.46	129.46	116.52	\$120.01	\$126.01	\$138.61	\$146.81	\$164.42	\$180.04	197.85
Age 70	118.98	126.05	138.52	138.52	124.67	\$128.41	\$134.83	\$148.32	\$165.58	\$185.44	\$203.06	223.16
Age 71	121.44	128.66	141.39	141.39	127.25	\$131.07	\$137.62	\$151.39	\$169.00	\$189.28	\$207.26	227.77
Age 72	123.96	131.32	144.32	144.32	129.89	\$133.79	\$140.47	\$154.52	\$172.50	\$193.21	\$211.56	232.50
Age 73	126.52	134.04	147.31	147.31	132.58	\$136.56	\$143.38	\$157.72	\$176.08	\$197.21	\$215.94	237.32
Age 74	129.14	136.82	150.36	150.36	135.32	\$139.38	\$146.35	\$160.99	\$179.72	\$201.29	\$220.41	242.23
Age 75	131.82	139.65	153.47	153.47	138.13	\$142.27	\$149.38	\$164.32	\$188.15	\$210.73	\$230.75	253.59
Age 76	134.55	142.54	156.65	156.65	140.99	\$145.22	\$152.48	\$167.73	\$192.05	\$215.09	\$235.52	258.83
Age 77	137.34	145.49	159.90	159.90	143.91	\$148.22	\$155.64	\$171.20	\$196.02	\$219.55	\$240.41	264.20
Age 78	140.18	148.51	163.21	163.21	146.89	\$151.29	\$158.86	\$174.74	\$200.08	\$224.09	\$245.38	269.66
Age 79	143.08	151.58	166.59	166.59	149.93	\$154.43	\$162.15	\$178.36	\$204.23	\$228.73	\$250.46	275.24
Age 80	146.05	154.72	170.04	170.04	153.03	\$157.63	\$165.51	\$182.06	\$208.46	\$233.47	\$255.65	280.95
Age 81	149.07	157.93	173.56	173.56	156.20	\$160.89	\$168.93	\$185.83	\$212.77	\$238.31	\$260.95	286.78
Age 82	152.16	161.20	177.15	177.15	159.44	\$164.22	\$172.43	\$189.68	\$217.18	\$243.24	\$266.35	292.72
Age 83	155.31	164.53	180.82	180.82	162.74	\$167.62	\$176.00	\$193.60	\$221.68	\$248.28	\$271.87	298.78
Age 84	158.52	167.94	184.57	184.57	166.11	\$171.09	\$179.65	\$197.61	\$226.27	\$253.42	\$277.49	304.96
Age 85+	161.81	171.42	188.39	188.39	169.55	\$174.64	\$183.37	\$201.71	\$230.95	\$258.67	\$283.24	311.27
		5.9%	9.9%	0.0%	-10.0%	3.0%	5.0%	10.0%	14.5%	12.0%	9.5%	9.9%
Plan F												
Age 65	100.00	105.94	116.43	116.43	104.79	\$107.93	\$113.33	\$124.66	\$132.03	\$147.87	\$157.63	158.89
Age 66	105.00	111.24	122.25	122.25	110.02	\$113.33	\$118.99	\$130.89	\$138.63	\$155.27	\$165.52	166.83
Age 67	107.17	113.54	124.78	124.78	112.30	\$115.67	\$121.46	\$133.60	\$141.50	\$158.48	\$168.94	170.28
Age 68	109.39	115.89	127.37	127.37	114.63	\$118.07	\$123.97	\$136.37	\$144.43	\$161.76	\$172.44	173.81
Age 69	111.66	118.29	130.00	130.00	117.00	\$120.51	\$126.54	\$139.19	\$147.42	\$165.11	\$176.01	177.40
Age 70	119.48	126.57	139.10	139.10	125.19	\$128.95	\$135.40	\$148.94	\$166.27	\$186.22	\$198.51	200.09
Age 71	121.95	129.19	141.98	141.98	127.79	\$131.62	\$138.20	\$152.02	\$169.71	\$190.08	\$202.63	204.22
Age 72	124.48	131.87	144.92	144.92	130.43	\$134.35	\$141.06	\$155.17	\$173.23	\$194.01	\$206.81	208.46
Age 73	127.05	134.60	147.93	147.93	133.13	\$137.13	\$143.98	\$158.38	\$176.81	\$198.03	\$211.10	212.79
Age 74	129.68	137.39	150.99	150.99	135.89	\$139.97	\$146.97	\$161.66	\$180.48	\$202.13	\$215.47	217.19
Age 75	132.37	140.23	154.12	154.12	138.70	\$142.87	\$150.01	\$165.01	\$188.94	\$211.61	\$225.58	227.37
Age 76	135.11	143.14	157.31	157.31	141.58	\$145.82	\$153.12	\$168.43	\$192.85	\$215.99	\$230.25	232.07
Age 77	137.91	146.10	160.57	160.57	144.51	\$148.84	\$156.29	\$171.92	\$196.84	\$220.46	\$235.01	236.89
Age 78	140.77	149.13	163.89	163.89	147.50	\$151.93	\$159.52	\$175.48	\$200.92	\$225.03	\$239.88	241.78
Age 79	143.68	152.22	167.29	167.29	150.56	\$155.07	\$162.83	\$179.11	\$205.08	\$229.69	\$244.85	246.79
Age 80	146.66	155.37	170.75	170.75	153.67	\$158.28	\$166.20	\$182.82	\$209.33	\$234.45	\$249.92	251.90
Age 81	149.69	158.59	174.29	174.29	156.86	\$161.56	\$169.64	\$186.61	\$213.66	\$239.30	\$255.09	257.13
Age 82	152.79	161.87	177.90	177.90	160.11	\$164.91	\$173.15	\$190.47	\$218.09	\$244.26	\$260.38	262.45
Age 83	155.96	165.22	181.58	181.58	163.42	\$168.32	\$176.74	\$194.41	\$222.60	\$249.32	\$265.78	267.89
Age 84	159.19	168.64	185.34	185.34	166.81	\$171.81	\$180.40	\$198.44	\$227.21	\$254.48	\$271.28	273.43
Age 85+	162.48	172.14	189.18	189.18	170.26	\$175.37	\$184.14	\$202.55	\$231.92	\$259.75	\$276.89	279.09
		5.9%	9.9%	0.0%	-10.0%	3.0%	5.0%	10.0%	14.5%	12.0%	6.6%	0.8%

**GHMSI dba CareFirst BlueCross BlueShield, Inc.**  
**District of Columbia**

**Supplemental 65 ("2010 Plans") Underwritten Plan Medigap Rate History**  
**(January 1 Effective Dates) \***

<b>PRODUCT</b>	<b>2010</b>	<b>2011</b>	<b>Proposed 2012</b>
Plan C 2010			
Age 65	\$147.26	\$161.25	177.21
Age 66	\$154.62	\$169.31	186.07
Age 67	\$157.82	\$172.81	189.92
Age 68	\$161.09	\$176.39	193.85
Age 69	\$164.42	\$180.04	197.85
Age 70	\$185.44	\$203.06	223.16
Age 71	\$189.28	\$207.26	227.77
Age 72	\$193.21	\$211.56	232.50
Age 73	\$197.21	\$215.94	237.32
Age 74	\$201.29	\$220.41	242.23
Age 75	\$210.73	\$230.75	253.59
Age 76	\$215.09	\$235.52	258.83
Age 77	\$219.55	\$240.41	264.20
Age 78	\$224.09	\$245.38	269.66
Age 79	\$228.73	\$250.46	275.24
Age 80	\$233.47	\$255.65	280.95
Age 81	\$238.31	\$260.95	286.78
Age 82	\$243.24	\$266.35	292.72
Age 83	\$248.28	\$271.87	298.78
Age 84	\$253.42	\$277.49	304.96
Age 85+	\$258.67	\$283.24	311.27
		9.5%	9.9%
Plan F 2010			
Age 65	\$147.87	\$157.63	158.89
Age 66	\$155.27	\$165.52	166.83
Age 67	\$158.48	\$168.94	170.28
Age 68	\$161.76	\$172.44	173.81
Age 69	\$165.11	\$176.01	177.40
Age 70	\$186.22	\$198.51	200.09
Age 71	\$190.08	\$202.63	204.22
Age 72	\$194.01	\$206.81	208.46
Age 73	\$198.03	\$211.10	212.79
Age 74	\$202.13	\$215.47	217.19
Age 75	\$211.61	\$225.58	227.37
Age 76	\$215.99	\$230.25	232.07
Age 77	\$220.46	\$235.01	236.89
Age 78	\$225.03	\$239.88	241.78
Age 79	\$229.69	\$244.85	246.79
Age 80	\$234.45	\$249.92	251.90
Age 81	\$239.30	\$255.09	257.13
Age 82	\$244.26	\$260.38	262.45
Age 83	\$249.32	\$265.78	267.89
Age 84	\$254.48	\$271.28	273.43
Age 85+	\$259.75	\$276.89	279.09
		6.6%	0.8%

\* Effective June 1 in 2010

**GHMSI dba CareFirst BlueCross BlueShield, Inc.**  
**District of Columbia**

**Supplemental 65 ("2010 Plans") Underwritten Plan Medigap Rate History**  
**(January 1 Effective Dates) \***

<b>PRODUCT</b>	<b>2010</b>	<b>2011</b>	<b>Proposed 2012</b>
Plan B 2010			
Age 65	\$132.60	\$138.70	139.81
Age 66	\$139.22	\$145.63	146.80
Age 67	\$142.11	\$148.65	149.83
Age 68	\$145.05	\$151.73	152.94
Age 69	\$148.06	\$154.87	156.10
Age 70	\$166.99	\$174.67	176.06
Age 71	\$170.44	\$178.28	179.70
Age 72	\$173.98	\$181.98	183.43
Age 73	\$177.58	\$185.75	187.23
Age 74	\$181.26	\$189.60	191.11
Age 75	\$189.75	\$198.48	200.07
Age 76	\$193.68	\$202.59	204.21
Age 77	\$197.69	\$206.78	208.44
Age 78	\$201.79	\$211.07	212.75
Age 79	\$205.97	\$215.44	217.15
Age 80	\$210.23	\$219.90	221.65
Age 81	\$214.58	\$224.46	226.25
Age 82	\$219.03	\$229.11	230.94
Age 83	\$223.57	\$233.85	235.72
Age 84	\$228.20	\$238.69	240.60
Age 85+	\$232.92	\$243.64	245.58
		4.6%	0.8%
Plan N 2010			
Age 65	\$129.43	\$135.38	136.46
Age 66	\$135.90	\$142.15	143.28
Age 67	\$138.72	\$145.10	146.24
Age 68	\$141.59	\$148.10	149.27
Age 69	\$144.53	\$151.17	152.36
Age 70	\$163.00	\$170.50	171.84
Age 71	\$166.37	\$174.02	175.39
Age 72	\$169.82	\$177.63	179.04
Age 73	\$173.34	\$181.31	182.75
Age 74	\$176.93	\$185.07	186.53
Age 75	\$185.22	\$193.74	195.27
Age 76	\$189.06	\$197.75	199.31
Age 77	\$192.97	\$201.84	203.45
Age 78	\$196.97	\$206.03	207.65
Age 79	\$201.05	\$210.30	211.95
Age 80	\$205.21	\$214.65	216.34
Age 81	\$209.46	\$219.09	220.83
Age 82	\$213.80	\$223.63	225.40
Age 83	\$218.23	\$228.27	230.07
Age 84	\$222.74	\$232.99	234.83
Age 85+	\$227.36	\$237.82	239.69
		4.6%	0.8%

\* Effective June 1 in 2010

# GHMSI dba CareFirst BlueCross BlueShield, Inc.

District of Columbia

## Supplemental 65 ("2010 Plans") Underwritten Plan Medigap Rate History

(January 1 Effective Dates) \*

PRODUCT	2010	2011	Proposed 2012
High F 2010			
Age 65	\$72.00	\$73.29	73.88
Age 66	\$75.60	\$76.96	77.57
Age 67	\$77.16	\$78.55	79.18
Age 68	\$78.76	\$80.18	80.82
Age 69	\$80.39	\$81.84	82.49
Age 70	\$90.67	\$92.30	93.04
Age 71	\$92.55	\$94.21	94.96
Age 72	\$94.46	\$96.16	96.93
Age 73	\$96.42	\$98.16	98.94
Age 74	\$98.42	\$100.19	100.99
Age 75	\$103.03	\$104.88	105.72
Age 76	\$105.16	\$107.06	107.91
Age 77	\$107.34	\$109.28	110.15
Age 78	\$109.57	\$111.54	112.42
Age 79	\$111.84	\$113.85	114.75
Age 80	\$114.15	\$116.21	117.13
Age 81	\$116.52	\$118.61	119.56
Age 82	\$118.93	\$121.07	122.03
Age 83	\$121.39	\$123.57	124.56
Age 84	\$123.90	\$126.13	127.14
Age 85+	\$126.47	\$128.75	129.77
		1.8%	0.8%

\* Effective June 1 in 2010

### ACTUARIAL CERTIFICATION

I, Jing Zhang, am a Pricing actuary with CareFirst BlueCross BlueShield (GHMSI) and a member of the American Academy of Actuaries. I have been involved in the development of these rates.

To the best of my knowledge and judgment, this rate filing complies with applicable laws and regulations of the District of Columbia and produces premiums that are reasonable in relation to benefits provided.



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Jing Zhang, FSA, MAAA  
Actuarial Associate  
CareFirst BlueCross BlueShield (GHMSI)  
Mail Drop-Point 01-780  
10455 Mill Run Circle  
Owings Mills, MD 21117

**Life, Accident & Health, Annuity, Credit Transmittal Document**

<b>1.</b>	<b>Prepared for the State of</b>	District of Columbia					
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<b>2.</b>	<b>Department Use Only</b>						
	<b>State Tracking ID</b>						

  

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	Group Hospitalization and Medical Services, Inc. 840 First Street NE Washington, DC 20065	District of Columbia	Hospital, Medical & Dental Service or Indemnity		53007	53-0078070	

  

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	Jing Zhang 10455 Mill Run Circle Owings Mills, MD 21117	(410) 998 - 7197	(410) 998 - 7704	jing.zhang@carefirst.com

  

<b>5.</b>	<b>Requested Filing Mode</b>	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____					
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<b>6.</b>	<b>Company Tracking Number</b>	1643					
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<b>7.</b>	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission	Previous file # 1422 _____
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<b>8.</b>	<b>Market</b>	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Franchise <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;">           Group   <input type="checkbox"/> Small      <input type="checkbox"/> Large      <input type="checkbox"/> Small and Large  <input type="checkbox"/> Employer      <input type="checkbox"/> Association      <input type="checkbox"/> Blanket  <input type="checkbox"/> Discretionary      <input type="checkbox"/> Trust  <input type="checkbox"/> Other: _____         </div> </div>					
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<b>9.</b>	<b>Type of Insurance</b>	MS06 Medicare Supplement-Other					
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<b>10.</b>	<b>Product Coding Matrix Filing Code</b>	MS06.000 Medicare Supplement-Other					
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<b>11.</b>	<b>Submitted Documents</b>	<div style="border: 1px solid black; padding: 5px;"> <input type="checkbox"/> <b>FORMS</b>  <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <input type="checkbox"/> Policy  <input type="checkbox"/> Application/Enrollment  <input type="checkbox"/> Schedule of Benefits           </div> <div style="width: 45%;"> <input type="checkbox"/> Outline of Coverage  <input type="checkbox"/> Rider/Endorsement  <input type="checkbox"/> Other           </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div style="width: 45%;"> <input type="checkbox"/> Certificate  <input type="checkbox"/> Advertising           </div> </div> </div> <div style="margin-top: 10px;"> <b>Rates</b>  <input type="checkbox"/> New Rate      <input checked="" type="checkbox"/> Revised Rate       </div> <div style="margin-top: 10px;"> <input type="checkbox"/> <b>FILING OTHER THAN FORM OR RATE:</b>          Please explain: _____       </div> <div style="margin-top: 10px;"> <b>SUPPORTING DOCUMENTATION</b>  <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <input type="checkbox"/> Articles of Incorporation  <input type="checkbox"/> Association Bylaws  <input type="checkbox"/> Statement of Variability  <input checked="" type="checkbox"/> Actuarial Memorandum  <input type="checkbox"/> Other _____           </div> <div style="width: 45%;"> <input type="checkbox"/> Third Party Authorization  <input type="checkbox"/> Trust Agreements  <input checked="" type="checkbox"/> Certifications           </div> </div> </div>					
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12.	<b>Filing Submission Date</b>	08/24/2011	
13	<b>Filing Fee (If required)</b>	Amount _____	Check Date _____
		Retaliatory <input type="checkbox"/> Yes <input type="checkbox"/> No	Check Number _____
14.	<b>Date of Domiciliary Approval</b>		
15.	<b>Filing Description:</b>		
	<p>This filing contains the rate proposal for Group Hospitalization and Medical Services, Inc. (GHMSI) dba CareFirst BlueCross BlueShield's individual, Medigap medical coverage, with an effective date of January 1, 2012. Please refer to the cover letter and actuarial memorandum (Supporting Documentation), and rate filing (Rate/Rule Schedule) for more details.</p>		
	<div style="border: 1px solid black; padding: 5px; display: inline-block;"> <b>View Complete Filing Description</b> </div>		

16.	<b>Certification (If required)</b>	
<p><b>I HEREBY CERTIFY</b> that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>the District of Columbia</u>.</p>		
Print Name <u>Jing Zhang</u>		Title <u>Actuarial Associate</u>
Signature <u>Jing Zhang</u>		Date: <u>08/24/2011</u>

Digitally signed by Jing Zhang  
DN: cn=Jing Zhang, o=CareFirst BlueCross BlueShield, ou=Actuarial Pricing Department, email=jing.zhang@carefirst.com, c=US  
Date: 2011.08.24.15:44:57 -0400

<b>17.</b>	<b>Form Filing Attachment</b>
<b>This filing transmittal is part of company tracking number</b>	
<b>This filing corresponds to rate filing company tracking number</b>	

	<b>Document Name</b>	<b>Form Number</b>		<b>Replaced Form Number</b>
	<b>Description</b>			<b>Previous State Filing Number</b>
01			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	

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<b>18.</b>	<b>Rate Filing Attachment</b>			
<b>This filing transmittal is part of company tracking number</b>			1643	
<b>This filing corresponds to form filing company tracking number</b>				
<b>Overall percentage rate indication (when applicable)</b>				
<b>Overall percentage rate impact for this filing</b>			2.5 %	
	<b>Document Name</b>	<b>Affected Form Numbers</b>		<b>Previous State Filing Number</b>
	<b>Description</b>			
01	File 1643 - Rates <del>This filing contains the rate proposal for</del> GHMSI Individual, Medigap business.	Blue Cross Blue Shield 65, PRO65-0790, Medigap Plan A DC (5/99), Medigap Plan C DC (5/99), Medigap Plan F DC (5/99), Medigap UW Plan C DC (1/01), Medigap UW Plan F DC (1/01), DC/CF/MG PLAN A (6/10), DC/CF/MG PLAN B (6/10), DC/CF/MG PLAN C (6/10), DC/CF/MG PLAN F (6/10), DC/CF/MG PLAN HI DED F (6/10), DC/CF/MG PLAN N (6/10), DC/CF/MG UW PLAN B (6/10), DC/CF/MG UW PLAN C (6/10), DC/CF/MG UW PLAN F (6/10), DC/CF/MG UW PLAN HI DED F (6/10), DC/CF/MG UW PLAN N (6/10).	<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input checked="" type="checkbox"/> Other <u>please see filing for specific incs</u>	
02			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	

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